The Bombay Gazette.

No. 4,935. NEW SERIES.] BOMBAY: TUESDAY, NOVEMBER 1, 1864. Annual Subscription in advance....RUPEES FIFTY-TWO.

THE BOMBAY GAZETTE.

TERMS OF SUBSCRIPTION.

For a year in advance, delivered in Town	Rs. 52 0
For half a year in advance, delivered in Town, including postage	„ 28 0
For three months in advance, delivered in Town, including postage	„ 15 0
For one month, delivered in Town, including postage	„ 5 0
Single Copy for Cash	„ 0 12
Back Numbers	„ 0 8

TERMS FOR ADVERTISING.

Six lines and under	Rs. 4 0
Each additional line	„ 0 6
First insertion, each line	„ 0 6
Second insertion	„ 0 4
Third and succeeding insertions	„ 0 2
Domestic Occurrences each	„ 1 0

Contract Rates may be learned on application at the Office, 39, Medow Street, Fort.

As the prepayment of postage on Newspapers is now compulsory, our Mofussil Subscribers must in future pay Postage in advance, at the rate of Rs. 20 per year, or their Papers cannot be forwarded.

DOMESTIC OCCURRENCES.

The charge for notifying a Domestic Occurrence is One Rupee.

BOMBAY.

BIRTHS.

STEWART—October 30th, at Malabar Hill, the wife of A. Stewart, Esq., of a son

OTMRIE—September 22nd, at Edinburgh, the wife of William Comrie, Esq., late Acting Manager Indian Carrying Company, Bombay, of a son.

MARRIAGE.

KERSHAW—CUVILLIER—September 22nd, at the Cathedral, Manchester, by the Revd. James Folliott, M.A., William Kershaw, Esq., of Cumberland Lodge, Croydon, Surrey, to Margaret Symes, daughter of the late John Cuvillier, Esq., Merchant of Quebec, and niece of William Carter, Esq., of Willow-hill, Crumpsall Green, Manchester.—No Cards.

BENGAL.

DEATH.

PAYNE—At Calcutta, on the 2nd October, Helena Maud, the beloved and only child of Mr and Mrs. J. S. Payne, aged 1 year, 2 months and 22 days.

NORTH-WEST PROVINCES.

BIRTHS.

DYER—At Murree, on the 9th October, the wife of E. Dyer, Esq., of a son.

JONES—At Murree, on the 3rd October, the wife of Surgeon Major Jones, of a son.

POWELL—Rosa, Shahjehanpore, on the 19th instant, Mrs. J. Powell, of a son.

MARRIAGE.

LAING—MERCER—At Dharmsala, on the 8th October, by the Revd. J. B. Baldwin, Chaplain, Frederick Ernest Laing, Captain, late 17th N. I., to Lucy Augusta, eldest daughter of the late Lieutenant-Colonel Alex ander Mercer, C. B., H. E. I. C. S.

SHIPPING.

STEAM TO KURRACHEE.

THE British India Steam Navigation Company's (Limited) Screw Steam Ship GOVERNOR HIGGINSON, 750 tons, 160 H. P., Captain ATKINSON, will be despatched to Kurrachee with Mails, Passengers and Cargo twelve hours after arrival of the English Mail. W. NICOL & Co., Agents.

STEAM TO THE PERSIAN GULF.

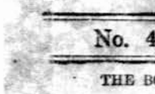
THE British India Steam Navigation Company's (Limited) Screw Steam Ship EUPHRATES, 750 Tons, 140 H. P., Captain DAY, will be despatched to the Persian Gulf, on the 5th proximo, touching at Kurrachee, Gundel, Muscat, Gombroon, Lingah, Mohammerah, Bushire and Bussorah, also Linga if sufficient inducement offer. W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE MALABAR COAST, MADRAS, AND CALCUTTA.

(Touching at Columbo if sufficient Inducement.)

THE British India Steam Navigation Company's Screw Steam Ship BUSSORAH, 180 Tons, 180 H. P., Captain [illegible], will be despatched on 1st November, at noon, with Mails, Passengers, and Cargo, for Calicut, touching at Vingorla, Carwar, Mangalore, Cannanore, Calicut, Cochin, Tuticorin, Galle, Negapatam, Madras, Masulipatam, Coconada, Vizagapatam and Bimlipatam. W. NICOL & Co., Agents.

STEAM TO SURAT.



THE fast sailing, first class Steam Ship MANCHESTER, [illegible]APHOOT, Commander, having undergone Captain's and official inspection, her engines being thoroughly repaired, and refitted with a new boiler, and having excellent accommodation for first class passengers, will leave for the above Port on the 23rd November, at 12, noon. For freight and passage apply at the Office, Bazar Gate Street, opposite to Kaka Pureekh.

DWARKADAS ODHOVJEE, Manager.

Bombay, 30th October 1864.

BOMBAY COAST AND RIVER STEAM NAVIGATION COMPANY (LIMITED.)

TRI-MONTHLY COMMUNICATION BETWEEN BOMBAY AND COCHIN.

TRI-MONTHLY COMMUNICATION BETWEEN COCHIN AND BOMBAY.

THE Bombay Coast and River Steam Navigation Company (Limited) will until further notice despatch Steamers to and from the Malabar Coast THREE TIMES a MONTH calling at the intermediate Ports. They are expected to arrive and depart on the following dates:—

MONTHLY DATES AND HOURS OF DEPARTURE.

	Dates.	A. M.	P. M.		Dates.	A. M.	P. M.
Bombay	10	10	5	Cochin	6	5	5
Alwaye	10	10	5	Tellicherry	7	10	5
Mangalore	11	11	5	Cannanore	8	11	5
Goa	12	12	5	Mangalore	9	11	1
Carwar	13	12	5	Goa	10	12	5
Vingorla	14	5	5	Vingorla	11	5	5
Ratnagherry	15	5	5	Ratnagherry	12	5	5
Cochin	16	5	5	Apollo Bunder	13	5	5
				Bombay	14	5	5

STEAM FROM BOMBAY TO SURAT EVERY TUESDAY AND FRIDAY.

STEAM FROM SURAT TO BOMBAY EVERY TUESDAY AND FRIDAY.

ONE of the Company's Steamers will be despatched TWICE A WEEK to Surat and from Surat to Bombay as follows:—

DEPARTURE FROM BOMBAY TO SURAT.

EVERY TUESDAY AND FRIDAY, AT 6 P. M.

DEPARTURE FROM SURAT TO BOMBAY.

EVERY TUESDAY AND FRIDAY, AT HIGH-WATER.

WEEKLY STEAMER BETWEEN BOMBAY AND BHOWNUGGUR EVERY FRIDAY.

WEEKLY STEAMER BETWEEN BHOWNUGGUR, AND BOMBAY EVERY MONDAY.

THE Company will also despatch a Steamer to and from Bhownuggur ONCE A WEEK, calling at the intermediate Ports. The Steamer is expected to arrive and depart, as follows:—

	Week days.	A. M.	P. M.		Week days.	A. M.	P. M.
Bombay Dep.	Friday.	...	5	Bhownuggur			
Gogo ...	Saturday	...	2	Gogo ... Dep.	Monday.	12	...
Bhownuggur Arr.		...	10	Bombay Arr.	Tuesday.	...	10

For Passage, rates of Freight, &c., apply to the undersigned. FULCHER, COOPER & Co., Managers.

7, Rampart Row, 11th October 1864.

OVERLAND ROUTE *via* TRIESTE.

(For Direct communication with the P. and O. Co.'s Steamers to Suez.)

THE AUSTRIAN LLOYD'S MAIL STEAMERS leave Alexandria direct for Trieste weekly, immediately after the arrival of the Bombay and Suez Mails and Passengers from Suez. The distance between Alexandria and Trieste is 200 miles shorter than that between Alexandria and Marseilles and is much more agreeable, it being a coasting trip full of variety of beautiful scenery from the Island of Candia to the port of Trieste. The passage occupies only 44 to 70 days and the Company engage to maintain their best Steamers, built expressly for this service, and with special reference to the accommodation and comfort of Passengers, with an experienced Surgeon on board each vessel. At Trieste the travellers to England has an extensive choice of picturesque and interesting route, occupying from 3 days 6 hour to 5 days to London at an expense varying from £7 to £13.

The railway between Trieste, Calais and Ostend, is complete throughout.

The Custom-house and Pass-port systems have been considerably modified and need not cause any apprehension of being vexatious or troublesome.

Passengers by the P. and O. Company's Steamers to Suez can have their baggage forwarded by that Company's Steamers to Southampton at a charge of 10s. per cwt., to which the Austrian Lloyd's Agent at Suez will attend.

The undersigned Agents are prepared to grant passage tickets for the Steamers plying between Alexandria and Trieste and for the railway between Suez and Alexandria.

Rates of passage-money, including a *liberal* table and steward's fees from Alexandria to Trieste, *first-class* £15; *second-class* £10; children under 10 years at *half fare*, under 3 years *free*. *Reduced fares* for FAMILIES, consisting of not less than three members travelling together; *first-class* £13 7*s.* per head; *second-class* £8·6 per head. Railway tickets from Suez to Alexandria with all the privileges of Passengers by the P. and O. Co., *first-class* £7, *second-class* £5 10*s.*; children over 3 and under 10 years at *half fare*. For further particulars, apply to

A. H. HUSCHKE & Co.,
Agents for the Austrian Lloyd.

Bombay, 7th, Medow Street.

NOTICE.

Travellers by the Overland route *via* Trieste can have their Pass-Ports viséed for Austria and Prussia by the undersigned.

A. C. GUMPERT,
Consul for Austria and Prussia.

Bombay 7th, Medow Street.

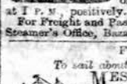
FOR SURAT.

THE fast sailing Steamer VICTORIA, G. AHMED, Commander, will sail for the above Port, on WEDNESDAY, the 2nd instant, at 1 P. M. positively.

For Freight and Passage apply to the Manager, at the Steamer's Office, Bazar Gate Street.

FOR LONDON.

To sail about the end of January 1865.



MESSRS. GREEN'S Passenger Ship "AGAMEMNON," 1451 tons register, N. MAYDAR, Commander, favourably known in the Calcutta line, has excellent accommodation for families, and carries a Surgeon. For further particulars apply to

Bombay, 7th September 1864. WALLACE & Co.

FOR LONDON.

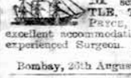
TO SAIL ABOUT THE END OF FEBRUARY 1865.

MESSRS. GREEN'S Regular Passenger Ship WALMER CASTLE, 1,064 Tons register, M. H. BAX, Commander, has excellent accommodation for Families and carries a Surgeon. For further particulars apply to

Bombay, 8th Oct. 1864. WALLACE & Co

FOR LONDON.

(To sail early in January 1865.)



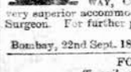
MESSRS. GREEN'S favorite Passenger Ship the "CINGALESE CASTLE. Tons 1250, WILLIAM ARROUGHTON PRYCE, Commander. This fine Vessel has excellent accommodation for Passengers, and carries an experienced Surgeon. For particulars apply to

RITCHIE, STEUART & Co.

Bombay, 26th August 1864.

FOR LONDON.

(TO SAIL EARLY IN JANUARY 1865.)



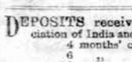
MESSRS. SOMES' favorite Ship STAR OF INDIA, A 1, 14 years, at Lloyds, 1,045 Tons register, CHARLES HOLLOWAY, Commander. This fine Vessel has very superior accommodation for Passengers and carries a Surgeon. For further particulars address

W. NICOL & Co.

Bombay, 22nd Sept. 1864. Agents ship *Star of India*.

FOR LONDON

To sail early in January 1865.



THE fine Frigate-built ship COSPATRICK, 1119 Tons Register, and A 1 at Lloyds for 13 years, commanded by JAMES BERDEN EDGELEY. This favorite vessel has very superior accommodation for Passengers, and carries a Surgeon.

Plans of the Cabin accommodation, and further particulars can be obtained of W. NICOL & Co.

Bombay, 18th October 1864.

NOTICES.

DEPOSITS received by the Financial Association of India and China (Limited) for

6 months' certain at 5 per cent.
6 „ „ at 7 „
12 „ „ at 8 „

When Money is deposited for a period of twelve months or more, the Interest will be payable at the option of the Depositor half-yearly.

TIFFINS! TIFFINS!! TIFFINS!!!—The best Tiffin in Bombay to be had at half-past one o'clock daily, at the Cumbridge Hotel.

E. LATER, Proprietor.

Also, a first-class Billiard Table.

THE BRUNTON'S PATENT PRESS COMPANY, CALCUTTA, (LIMITED.)—NOTICE.—Scrip Certificates are ready for delivery on presentation of Banker's Receipt for First Call. C. J. ROBINSON & Co., Secretaries and Treasurers, Madras Board.

Madras, 29th September 1864.

BRUNTON'S PATENT PRESS COMPANY, MADRAS (LIMITED.)—NOTICE.—[illegible] the immediate Excelsior Press [illegible] to the Public [illegible] ing

T. J. STOCKBRIDGE,
Manager, Patent Ice Company.

[illegible] 1st October 1864.

PROFESSOR EMILIO USIGLIO, Honorary Member of the Academy of Music and Fine Arts at Florence, Rome, &c. &c. &c., begs to inform the Public that he is prepared to give Lessons on the Pianoforte and Singing. Address, Professor E. USIGLIO, care of F. POSSINI, 38, Medow Street, Fort.

MISS AMALIA JACKSON, Prima Donna Assoluta of the Italian Opera, wishes to give Lessons in Singing and on the Pianoforte to the Ladies of Bombay. Miss JACKSON was a pupil at the Conservatoire of Paris, of the great professors Herold, Auber, and Halevy. At her debut in the Imperial Theatre of Rio de Janeiro she was received with enthusiasm, and similar honours have been paid her at La Fenice in Venice and Carlo Felice in Genoa.

For information as to terms apply by letter to Miss JACKSON, Adelphi Hotel, Byculla.

FORT PRESS COMPANY (LIMITED.)—Notice is hereby given, that Call of Rs. 250 on new issue of ordinary Shares, is payable at the Office of the Secretaries, Bruce Lane, No. 1, on or before the 15th November, after which date, interest will be charged on all unpaid Calls at the rate of 9 per cent. per annum.

It is requested that all the shareholders should produce their Share Certificates, when applying for the new quarter Share.

By order of the Board of Directors,
EWART, LATHAM & Co.,
Secretaries and Treasurers.

Bombay, 17th October 1864.

FORT PRESS COMPANY (LIMITED).—Notice is hereby given, that the Property of the above Company, situated in Armenian Lane, Fort, and measuring about 7,758 square yards, will be sold by Auction on MONDAY, the 21st November 1864, at 12 o'clock noon. The plan and conditions of sale will lie for inspection at the Secretaries' Office, on and after the 9th November.

By order of the Directors,
EWART, LATHAM & Co.,
Secretaries and Treasurers.

Bombay, 24th October 1864.

BOMBAY CONTRACT BUILDING COMPANY (LIMITED.)

FORFEITURE OF SHARES.

THE holders of those shares on which the Second and Third calls have not been paid, are hereby informed, that if the above Calls of 50 Rs. each, together with the interest accruing thereon, are not paid before the 16th November 1864 into the Chartered Bank of India Australia and China, they will be liable to forfeiture.

By order of the Directors,
21st October 1864. A. CUMMING, Secretary.

ALLIANCE FINANCIAL CORPORATION (LIMITED).—Notice is hereby given, that at the time for signing the Articles of Association is extended from the 21st to the 25th instant. All communications to be addressed to the undersigned.

WILLIAM WILSON, Secretary.

Bombay, 21st October 1864.

EAST INDIA BANK.—A Special General Meeting of the Shareholders will be held at the Offices of the Bank on FRIDAY, the 4th November, at 3 P. M., to confirm the Resolution passed at the Ordinary General Meeting held on the 19th September, viz:—

"That the number of Directors be increased from five to eight."

By order of the Board,
W. C. CURRIE, Acting Manager.

Bombay, 22nd October 1864.

FIRST PUBLIC PERFORMANCE OF THE ITALIAN OPERA COMPANY WILL TAKE PLACE AT THE GRANT ROAD THEATRE ON WEDNESDAY, THE 2ND NOVEMBER.

OPERA "TROVATORE"—VERDI.

Miss Amalia Jackson.	Signor Francisco Fiorini.
Signor Enrico Giusti.	Miss Cleopatra Fiancati.
Madame A. Mazucco Corti.	Signor A. Sironi.
Signor Ettore Corti.	

Chorus 8 persons.

Dress Circle	Rs. 10
Stalls	„ 8
Gallery	„ 5

Tickets to be had at Messrs. HERBERT & Co., or at the Theatre. A. CAGLI.

THE ITALIAN OPERA.—At a meeting of the Managing Committee held in conformity with the proceedings of the General Meeting of the Subscribers, at the Grant Road Theatre on the 26th inst. at, it was decided unanimously that Seats should be allotted to married Subscribers only.

In accordance therewith Seats have been duly allotted and the numbers may be learnt on applicati on to Messrs. Herbert & Co. Subscribers who do not pay the subscriptions to Messrs. Herbert & Co. on or before Monday the 31st inst. will forfeit their allotment seats.

Allottees not occupying their Seats on Subscription Nights before nquarter past nine will forfe it their rights to the Seats for that evening.

The Dress Circle is entirely reserved for Subscribers on Tuesdays and Fridays.

The Committee upon due consideration beli ieve that they best consult the comfort and interest of non-married Subscribers by leaving the rest of the Dress Circle unallotted.

A few Dress Circle Reserved Seats for Subscribers are still available, price Rs. 300; also Stalls at Rs. 175 each, and Gallery Seats Rs. 100 for the season.

By order of the Managing Committee,
GEORGE INVERARITY.
SIR JAMSETJEE JEJEEBHOY, B. ART.
HON. JUGGONATH SUNKERSETT J.
PERCY LEITH.
FRANCIS F. LIDDERDALE.
SPENCER COMPTON.
JAMES TAYLOR.
T. C. HAYLLER.
R. L. TRACEY.

NOTICES.

BOMBAY CONTRACT AND BUILDING COMPANY (LIMITED.)

CAPITAL SIX LACS OF RUPEES WITH POWER TO INCREASE.

THE Company is prepared to enter into Contracts for Buildings, extensive Earthworks, and Reclamations, or any other work connected with the profession of Engineers or Contractors either for Government, Public Companies, or individuals.

Plans, Specifications and Estimates drawn out if required.

By Order,
A. CUMMING, Secretary.

TO CAPTAINS OF VESSELS AND THE PUBLIC.—For Ship Biscuits, Flour, Bread, Grinding of Corn, &c. apply at the Steam Bakery, Grant Road, near the Theatre.

WANTED IMMEDIATELY.—A PORTUGUESE LEDGER CLERK. Apply to TREACHER & Co., (Limited.)

24th October 1864.

WANTED.—An experienced Native CLERK, of Works for Buildings about to be constructed at Ahmedabad. Salary Rs. 100 per month. Apply to Mr. HASTINGS, Civil Engineer, 15, Rampart Row.

29th Oct. 1864.

NOTICE.—Applications are invited from persons qualified to fill the situation of HEAD CLERK in the Office of the Chief Engineer in Sind. Salary Rupees 175, with Batta Rupees 105 per mensem when in the Districts.

Replies will not be sent, or testimonials returned, unless stamps are enclosed with the Applications.

Address, "The Assistant to the Chief Engineer in Sind."

BOMBAY CONTRACT AND BUILDING COMPANY (LIMITED).—WANTED QUALIFIED ENGINEERS to superintend Public Works at Bombay or Out-stations. Salary Rs. 500 per mensem with allowance. Applications, stating previous experiences, &c. &c. to be addressed to A. CUMMING,

Secretary B. C. & B. Company, Bombay.

29th October 1864.

MESSRS. HOWARD, SEVESTRE & Co., PRACTICAL CONSULTING and GENERAL ENGINEERS and AGENTS.—Estimates given and plans made for Steam Engines, Brick Making, and Agricultural Machinery, Tools and every description of Gearing, Cotton Gins, &c. &c.

Apply either at the Fort Press Company's Works or at the Akbar Press Company's Works, Carnac Bunder.

THE following Passages are required:—

FROM BOMBAY TO THE CAPE OF GOOD HOPE.

For (3) three time-expired Men of Her Majesty's Military Service.

FROM BOMBAY TO SINGAPORE.

For (7) seven time-expired Convicts.

By order of the Superintendent of Marine,
GEO. INGLE, Secretary.

Superintendent's Office, Bombay, 14th Sept. 1864.

NOTICE.—MR. HANS PETER HANSSEN is this day admitted a Partner in our Firm.

Hong Kong, 1st July 1864. DENT & Co.

NOTICE.—The undersigned have this day established themselves in business as Merchants and Agents.

Temporary Offices, 12, Rampart Row.

MACCULLOCH, JOHN & Co.

Bombay, 22nd Oct. 1864.

INDIAN CARRYING COMPANY (LIMITED)—NOTICE.—Mr. BHASKARAO BALCRUSHNAJEE was appointed Acting Traffic Agent for this Company in Bombay on the 27th instant, on which day Mr. CHARLES R. PEREIRA ceased to be Agent.

SAMUEL BATES, Manager.

Bombay, 27th October 1864.

CYCLONE RELIEF FUND.—Since all the immediate Excelsior Press [illegible] to the Public [illegible] ing

T. J. STOCKBRIDGE,
Manager, Patent Ice Company.

[illegible] 1st October 1864.

PROFESSOR EMILIO USIGLIO, Honorary Member of the Academy of Music and Fine Arts at Florence, Rome, &c. &c. &c., begs to inform the Public that he is prepared to give Lessons on the Pianoforte and Singing. Address, Professor E. USIGLIO, care of F. POSSINI, 38, Medow Street, Fort.

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It is requested that all the shareholders should produce their Share Certificates, when applying for the new quarter Share.

By order of the Board of Directory,
EWART, LATHAM & Co.,
Secretaries and Treasurers.

Bombay, 17th October 1864.

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By order of the Board,
W. C. CURRIE, Acting Manager.

Bombay, 22nd October 1864.

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OPERA "TROVATORE"—VERDI.

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Signor Enrico Giusti.	Miss Cleopatra Fiancati.
Madame A. Mazucco Corti.	Signor A. Sironi.
Signor Ettore Corti.	

Chorus 8 persons.

Dress Circle	Rs. 10
Stalls	„ 8
Gallery	„ 5

Tickets to be had at Messrs. HERBERT & Co., or at the Theatre. A. CAGLI.

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By order of the Managing Committee,
GEORGE INVERARITY.
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HON. JUGGONATH SUNKERSETT J.
PERCY LEITH.
FRANCIS F. LIDDERDALE.
SPENCER COMPTON.
JAMES TAYLOR.
T. C. HAYLLER.
R. L. TRACEY.

NOTICES.

NOTICE.—KURRACHEE PRESS COMPANY (LIMITED.)—Share Certificates for the above Company being now ready for issue, it is requested that receipts for Calls be returned to the undersigned who will grant Certificates in exchange for the same.

FLEMING & Co., Secretaries and Treasurers.

Kurrachee, Macleod Road, 26th October 1864.

NOTICE TO DEALERS AND SHOPKEEPERS.

Merchandize shipped by Thos. Short, Junr, for the late firm of Hunt, Monnet & Co., Insolvents,

THE undersigned will have unpacked during the next week several cases of Felt and Tweed Hats, Boots & Shoes, Scotch Angolas, Broad Cloths, Stationery, and Cricketing Kit, being portion of the Merchandize imported for the late Firm of Hunt, Monnet & Co.

The property will be ready for inspection on MONDAY, the 7th November, in the upper floor of the Premises lately occupied by Messrs. Meneese and Co., and sold by Auction on Tuesday and following days, as announced by Messrs. DORSIWAJ HORMUSJEE & Co.

JAMES T. GOOD,
Attorney for Thos. Short, Junr.

Late Meneese & Co.'s Sale Rooms, Rumnum Str., Fort.

LONDON AND BOMBAY BANK AND GENERAL FINANCIAL AND INSURANCE AGENCY CORPORATION (LIMITED.)—Notice is hereby given, that an extraordinary Meeting of Shareholders of the above Bank will be held at their Offices No. 6, Apollo Street, Fort, on THURSDAY, the 3rd November, (proximo), at 12 o'clock A. M., for the purpose of receiving the Report of the Directors.

ALEX. MCEWEN,
Chairman of the Committee of Directors in Bombay.

26th October 1864.

EASTERN FINANCIAL ASSOCIATION (LIMITED.)—Notice is hereby given, that the Second Call of (50) Fifty Rupees per Share is payable at the Office of the above Association on or before the 15th November, after which date and until further notice, interest at the rate of twelve per cent. per annum will be allowed on all sums paid before the 15th November.

ALLADINBHOY HABIBBHOY,
Chairman, Board of Directors.

TO GEORGE C. M. BIRDWOOD, ESQ., M.D., SHERIFF OF BOMBAY.

SIR,—We, the undersigned inhabitants of Bombay, hereby request you to be pleased to call a Meeting of the inhabitants of the Town and Island of Bombay, to be held at the Town Hall on WEDNESDAY the 2nd November next, at 4 P. M., for the purpose of devising means for alleviating the distress of the numerous sufferers by the late Hurricane at Calcutta and surrounding districts.—We have the honor to be, Sir, your most obedient servants,

(Signed) A. C. Gumpert, Chairman,
Chamber of Commerce.
A. Stewart, Deputy Chairman.
Michael H. Scott.
Andrew Grant.
A. C. Wallace.
A. F. Brice.
Gavin Steel.
R. Mellwraith.
James Blair.
Henry Brooke.
Jas. Tracey.
Robert Hannay
H. Maxwell.
J. A. Forbes.
D. Robertson.
James Taylor.
Matthew Kane, M.D.
J. W. Packer.
W. K. Fletcher.
D. J. Kennelly.
Jas. Burgess
Jugonnath Sunkersett.
Venayeckrow Jugonnathjee.
Jubajee Cassinath.
Cawasjee Sorabjee Patell.
J. W. Ward.
George Birdwood.
W. C. Coles.
J. W. Hyslop.
F. S. Arnott.
Rustomjee Jamsetjee Jeejeebhoy.
J. M. Maclean.
H. Coles.
E. A. Flinders.
Thomas Diver.
H. B. Macculloch.
R. B. Barton.
Francis Gell.
Edwin Pennell.
J. B. B. Davison.
R. T. Crossley.
H. B. Elsan.
Lakhmee Dassbhoy Moonshee.
Heerjeebhoy Manockjee Rustomjee.
Byramjee Jeejeebhoy.
Nanabhoy Byramjee Jeejeebhoy.
Bhasker Soondeerjee.
Kesbowrao Bhaskerjee.
Sorabjee Jamsetjee Jeejeebhoy.
Nowrojee Ardaseer Dawur.
Francis W. Sedgwick.
Robt. T. Price.
Nusserwanjee Jehangeerjee Wadia.
Chas. Macdonald.
H. Somerville.
W. F. Stearns.
Geo. A. Ritteridge.
L. Mavrogordato.
J. R. P. Leggatt.
J. Macnee.
J. A. Shepherd.
J. T. Cuvillier.
Michl. R. de Quadros.
B. H. Cama.
R. Ahiers.
J. E. Grimm.
H. Simpson.
Arthur Huson.
Thos. Miller.
Jehangeer Nicol.
C. G. De Souza.
James Bevis.
Charles C. Benn.
J. Bridge.
W. Jackson.
W. Wilson.
P. Adams.
H. Moore.
Fras. Macwilliam.
Shoojawoodeen Tyabjee.
Montallard.
J. Tallach.
John Smith.
Robt. J. Pringle.
Thos. R. Booth.
J. G. Young.
A. J. Hunter.
J. W. Young.
N. W. Oliver.
H. E. Locke.
Robert Dundas.
Edw. Heycock.
S. P. Framjee.
Nowrojee Nanabhoy Framjee.
Bhaw Dajee.
Mungaldass Nathoobhoy.
Vishwanath Mandlick.
D. Byramjee.
Jeejeebhoy Jelangeer.
Nasserwanjee Ruttonjee Tata.
Dinshaw Bhickajee.
Dadabhoy Hormusjee.
Framjee Manockjee.
Muncherjee Dhunjeebhoy Davur.
Framjee Bomanjee Sethna.
Jamsetjee Jeejeebhoy.
Premabhoy Hemabhoy.
Premchund Roychund.
Cowasjee Jehangeer.
Dinshaw Manockjee.
Cowasjee Manockjee.
N. M. Wadia.
Cullianjee Mohundas.
Lunjee Manockjee.
Cursetjee Furdoonjee Parruck.
Wurjeevandass Madhowdass.
Nurrotumdass Madhowdass.
Lehanglaer Gustadjee.
Ardaseer Hormusjee.
Atmaram Madhowjee.
Narrayan Dinanauth.
C. Tyabjee.
Venayeck Wassoodeo.
Wassoodeo Pandoorang.
Pandoorang Dhanaathjee.
Boorjeebhoy Hormusjee Setti.
Hormusjee Cursetjee Dady.
Dossabhoy Framjee.
Dhunjeebhoy Cursetjee.
Cundeea Narrandass.
L. W. Ravenscroft.
Narayan Dajee.
Geo. Inverarity.
H. Mangles.
George Scott.
H. E. Jacomb.
P. N. Pochajee.
Cursetjee Nusserwanjee Cama.
Nowrojee Nanabhoy Framjee.
Bhugwandass Purshotumdass.
Nusserwanjee Manockjee.
Bomanjee Framjee Cama.
Framjee Nusserwanjee.
Kursondass Madhowdass.
Byramjee Nanabhoy Framjee.
A. B. Cursetjee Dady.
Goculdass Tempall.
Eduljee Framjee.
Turnachund Sectaram.
Cowasjee Pallonjee.
Dhurumsey Poonjabhoy.
Sha Keesowjee Naik.
Sewjee Nensey.
Gunneshram Nathabhoy.
Gunneshram Krisnajee.
Bulwuntrow Bhimjee.
Jeseyram Krisnaram.
Hugareemul Nurseydass.
Sewram Doturam.
Kushal Motechand.
D. F. Cama.
Joocoomul Dulsookrai.
Tarmukund Ramchund.
Pandhoory Goolam Hoosein.
Tricumjee Luckmichund.
Govindjee Doongersey.
Jaseychund Nursydass.
Toolseedass Nursydass.
Hethsing Keesring.
E. Norodass.
Cullianjee Jutsewjee.
Oomedchund Roomechund.

Bombay, 20th October 1864.

In compliance with the above Requisition I convene a public meeting of the Inhabitants of Bombay to be held in the Town Hall on WEDNESDAY, the 2nd November next, at 4 P.M.

GEORGE BIRDWOOD, Sheriff.

Bombay, Sheriff's Office, 25th October 1864.

THE FINANCIAL ASSOCIATION OF INDIA AND CHINA (LIMITED.)

Subscribed Capital, Rs. 1,20,00,000.

BOARD OF DIRECTORS.

Andrew Grant, Esq., Chairman.
A. F. Wallace, Esq. | J. A. Forbes, Esq.
John L. Scott, Esq. | Cowasjee Jehangier, Esq.
S. L. Acland, Esq. | F. D. Sassoon, Esq.

A. MACKINTOSH, Esq.—Manager.
Bankers.—The Bank of Bombay.

THE Association will make advances repayable with Interest at fixed terms or by instalments upon the security—

1st. Of Landed Estate, first Class House property, and real property of all descriptions and tenures;

2nd. Of Rates, Dues, Assessments, &c., imposed under sufficient legal authority;

3rd. Of Government Stocks, Railway Debentures, Shares of Public Companies, &c.

The Association effects the purchase and sale of Stocks and Shares on Commission on behalf of residents in Bombay, up country, or in England, and undertakes the safe custody of Government Paper, Scrip, and Share Certificates, &c., drawing the Pay, Interest or Dividends accruing thereon.

Deposits received for fixed periods. Present rates—

For 4 months ..... 5 per cent. per annum.
„ 6 „ ..... „ 7 „ „
„ 12 „ ..... „ 8 „ „

And for other and longer periods as may be agreed on.

Bank and other first-class Paper discounted and advances made on Shares. The present rates are:—

For 1 month ..... 6 per cent.
„ 2 months ..... 8 „

And for other periods as may be agreed on.

Office hours ..... 10 A. M. to 4 P. M.
Saturdays ..... 10 A. M. to 1 P. M.

All communications to be addressed to the Secretary.

By order,
JOHN SMITH, Secretary.

Bombay, 19th August 1864.

NOTICES.

THORNHILL & Co., Opticians, Engravers, &c. Medow Street, Bombay. Established 1850.

THORNHILL & Co., JEWELLERS, receive by each Mail Steamer from their London House the most fashionable additions to their Stock of Jewellery. Articles in Indian Gold made to order.

Medow Street, Bombay. Established 1850.

BOMBAY PRESIDENCY BANK (LIMITED.)—In pursuance of the Resolution passed at the General Meeting, August 9th, and confirmed at the Special General Meeting on 10th instant, Notice is hereby given, that Interest at the rate of 12 per cent. per annum will, until further notice, be charged on all Calls remaining unpaid.

By order of the Board of Directors,
ROBERT J. PRINGLE, Manager.

40, Medows Street, 10th Sept. 1864.

THE BOMBAY PRESIDENC

NEW ADVERTISEMENTS.

ON ALONDMD ORIENTAL STEAM TRANSIT INSURANCE OFFICE.
JAMES HARTLEY & Co. *Managers.*
ESTABLISHED 1843.

THE undersigned is prepared to grant Policies on behalf of this Office to the extent of Rs. 15,00,000 on all first class steamers at current rates of premium.

Claims are payable in India, China, or England at the option of the Assured, and at the expiration of one month from the first proper notice of the loss.

ROBERT DUNDAS, Agent.
P. & O. S. N. Co's Office, Bombay, 12th October 1861.

BOMBAY COAST AND RIVER STEAM NAVIGATION COMPANY (LIMITED). CALL OF Rs. 500 PER SHARE.

NOTICE.—In pursuance of a Resolution of the Directors of this Company, a Call of Rs. 500 per Share, of each respective issue of Shares, will be payable at the office of the said signed on or before the 30th November 1864, or in default of payment on that date interest at the rate of 9 per cent. per annum will be charged.

FULCHER, COOPER & Co., Managers.
No. 7, Rampart Row, Bombay, 1st November 1864.

THE DECCAN COTTON CLEANING COMPANY—With reference to a Resolution, passed at a General Meeting of the Shareholders of this Company, held on the 15th day of September last, that the Company shall be wound up with a view of *enlarging* and reconstituting the same. Notice is hereby given, that a Special General Meeting of the Shareholders of the Deccan Cotton Cleaning Company will be held at our Office, No. 7, Rampart Row, on FRIDAY the 11th November 1864, at 5 o'clock P.M., to confirm the following Resolutions, passed at the Special General Meeting held on the 11th October 1864:—

1st. That the Company shall be wound up voluntarily in pursuance of Act XIX. of 1857.

2nd. That W. Campbell, Esquire, and Hurkisun Nursey, Esquire, be appointed Liquidators for the purpose of winding up the affairs of the Company in pursuance of Act XIX. of 1857. FULCHER, COOPER & Co.,
Secretaries and Treasurers.

No. 7, Rampart Row, Bombay, 1st November 1864.

MILITARY MUSICAL INSTRUMENTS. 23 Medals of Honour (including those of the Exhibitions of '51, '62, and '62), and 500 Official Certificates from Regimental Committees, attest the improvement and economy effected in Bands by the PROVOTER INSTRUMENTS of F. BESSON, Maker, 198 Euston Road, London, England.

ON the 1st February 1865, Drawing of the Imperial Austrian Loan 500 Florin Tickets, guaranteed by the Government, and the Issue. Drawings will take place publicly, official lists are published immediately and the prizes paid by the Treasury. Original Tickets remaining valid for all the drawings of the Loan cost £48 sterling each, but Tickets for one single following would cost only £4 sterling. Tickets are issued. It may be well to observe that each Ticket for a single drawing enjoys the same rights as any Ticket for all drawings. The prizes of the Loan are 144 of 250,000 florins down to 200 florins, the value of which every original Ticket must bring, so that at the worst the player has a balance of £10 in his favour. The Tickets are eligible for both kinds of pl ying, any one not disposed to distribute £48, should take Tickets of the same chance of obtaining the highest prizes, and in such cases various Tickets might be taken together at this cheap price viz. 11 Tickets at £4 0, 23 at £8 0, or 47 at £16, affording the player much more chance not only of a fifth prize, the chief prize of £22, 000, also of several large prizes simultaneously, for which reason the whole can be recommended to companies playing on joint accounts. Both the Tickets and Drawing Lists will be transmitted promptly and post paid through our agents, and we request that early orders be sent to us direct with a Remittance for the amount in Bills on England, France, or Germany or in Bank Notes, Coupons, &c.

J. & S. FREUDBERG, Bankers,
Frankfort-on-the-Main, Germany.

N. B.—Agents wanted on favourable conditions, those who can give good references in Europe or other monthly receiving preference.

POSTAL NOTICE

OVERLAND MAIL.

The Overland Mail, per P. and O. Co's Steamer will be closed on MONDAY, the 14th November 1864, at 7 o'clock A.M. An after-packet will be kept open, on payment of the usual fee of 1 Rupee, which must be prepaid by Stamps, until 8 o'clock A.M. Letters will be received until 9 A.M. of the morning day.

CHINA MAIL.

The Post Office Packets for Ceylon, Penang, Singapore, and Hong Kong, per P. & O. Co's Steamer, will be closed on SUNDAY, the 16th November 1864, at 6 o'clock P.M. A packet for late letter will be kept open, on payment of the usual fee, until 7 A.M. on the 17th idem. An American Mail will be despatched the same morning.

MAILS FOR ZUBRACHEE AND SCINDE.

Mails for Kurrachee and Scinde, per steamer, will be closed 48 hours after the arrival of the Overland M.

CALENDAR—Nov., 1864.

PHASES OF THE MOON.

First Quarter, Monday 7th ..... 1h 5m A. M.
Full Moon, Sunday 13th ..... 9h 32m P. M.
Last Quarter, Monday 21st ..... 6h 5m P. M.
New Moon, Tuesday 29th ..... 4h 7m A. M.

Days	Dates.	Sundays, Festivals, &c.	Sun Rises.	Sun Sets.	High Water Bombay Harbour.
					Hours. Feet.
Tues.	1	All Souls.			
Wed.	2	All Souls.			
Thur.	3	Nearly Well Day.			
Fri.	4	Venus rises at 9h 11m A. M.			
Sat.	5	Puppet Comedy.			
Sun.	6	21st Sunday after Trinity.			
Mon.	7	Venus sets at 7h 7m P. M.			

DURING the temporary absence of his Municipal Proprietor in England, Mr. THOMAS GRAHAM *is authorised to grant receipts and transact business on account of this Office.*

MACLEAN and GRAHAM.
Bombay Gazette Office, 30th Sept., 1864.

THE BOMBAY ALMANACK AND DIRECTORY FOR 1865

THE Publishers of this Directory are anxious to obtain a correct list of Names of the Resident Inhabitants of the Bombay Presidency for publication in the forthcoming issue. This can, however, be accomplished only by the cordial assistance of those who are interested in the work. Many of the names contained in last year's Directory, favoring us with their correct names and addresses; and those Individuals whose names are omitted therefrom, and persons newly arrived, forwarding them to us. We beg the co-operation of the public in assisting us to obtain what is essentially required in a Bombay—a reliable list of the names of European Inhabitants.

Bombay Gazette Office, Fort, Bombay, 5th October 1864.

LATEST DATES RECEIVED.

ADEN	Oct. 4	KYRACHEE	Oct. 3
AGRA	Oct. 15	LUCKNOW	Oct. 15
ALEXANDRIA	Oct. 13	LONDON	Sept. 3
AUSTRALIA	Aug. 20	MAURITIUS	Sept. 24
AUCKLAND	Aug. 20	MADRAS	Oct. 26
BANGALORE	Oct. 18	MALTA	Sept. 26
CALCUTTA	Oct. 22	PEGU	Oct. 15
CAPE	Sept. 15	PENANG	Oct. 3
CEYLON	Oct. 1	PUNANG	Oct. 22
COCOUN	Oct. 3	RANGOON	Oct. 15
DELHI	Oct. 15	SAUGOR	Aug. 1
FRANCE	Oct. 1	SUEZ	Oct. 1
HONGKONG	Oct. 3	SINGAPORE	Oct. 3

The Bombay Gazette.

TUESDAY, NOVEMBER 1, 1864.

THE *Bombay Saturday Review* contends that two facts have hitherto made the case of the Finance Minister, in his controversy with the Bombay Government on the subject of an increase of salaries in this Presidency, a strong case. "One is, the impossibility of proving to "him that the present rise in prices is not, in "its *worst* features, a temporary evil: the other "is, the reliance which the Calcutta Government naturally places on the deep-rooted feeling in England, that the servants of no Government are better paid than those of the Indian Government." This latter consideration cannot weigh heavily with Sir Charles Trevelyan, who as an old Indian civilian has his prejudices engaged in favour of rather than against the local services. But it is probable that, eager as he seems to be to justify his proposed abolition of the Income Tax next year, he may be unwilling to believe that the extraordinary rise of prices in Bombay is anything but the result of an accident, or is likely to outlast that American war which in Calcutta is supposed to have been the sole cause of our unparalleled commercial prosperity. He has, no doubt, been encouraged to take this view of the situation by the Report of the Bombay Commission on Prices, which shows with much fulness of detail that from the year 1824 to the year 1859, inclusive, the average prices of the principal articles of consumption throughout this Presidency remained almost stationary, and that the enormous advance in rates which has since been established only commenced in the year 1860. Thus, for instance, in Guzerat, during the six years 1824-29 the maximum weight of Bajree bought for a rupee was 2212 tolas and the minimum 2024 tolas. In the ten years 1850-59 there was no material variation from these figures, the maximum being 2340 and the minimum 2035 tolas, indicating a slight and barely perceptible fall in prices. But mark the striking difference in the average for the years 1860-63. The maximum quantity obtainable for a rupee in those years was 1573, and the minimum 1180. For the year 1863 alone prices had risen to a maximum of 773 and a minimum of 600 tolas for the rupee; and a statement showing the continued increase in prices up to June 1864 gives an average for Guzerat of only 640 tolas. In other words a native of Guzerat could at the end of last June buy for a rupee only *one-fourth* of the quantity of Bajree which he could have got for the same money five years previously. The statistics of the range of prices in other articles of general consumption, and in other provinces of the Bombay Presidency, yield very similar results; and it is certainly no exaggeration to say that an income of Rs. 300 a month in almost any part of Western India will now hardly go so far as an income of Rs. 100 a month could be made to go in the year 1859. Now, it is quite possible that Sir Charles Trevelyan may have satisfied himself as to the temporary character of this artificial dearth; but to an unlucky servant of Government it must seem very hard that, after he has been steadily pushed to the verge of starvation for five long years, no compensation is to be allowed him for his past sufferings, because there exists a chance that he may yet be reprieved from the death that already stares him in the face. Five years of active work make up no small part of any man's life; and it is mere cruel and insolent jesting to tell distressed servants of the State, who have hitherto borne their sorrows with exemplary patience, that the griefs they have endured are temporary, that there is a good time coming when prices may revert to their old level, and that in the meantime public servants must learn how to accommodate themselves to circumstances.

But is the rise of prices really temporary, or have we any reason to believe that it may be permanent? To answer this question, we must first try to ascertain what have been the causes of the rise. No one will be found to deny that the chief cause has been the extraordinary increase in the value of our export trade since the commencement of the American war, and the consequent enormous importations of bullion and specie into Bombay to pay for that increased value. To show in brief the extent of the increase, we may point out that, while our imports of merchandize have only risen in value from twelve millions sterling in 1859-60 to nineteen millions sterling in 1863-64, or 58 per cent., our exports of merchandize, which were worth only fourteen millions in 1859-60, amounted in value last year to thirty-nine millions,—a rise of nearly 180 per cent. The difference must of course be paid for in gold and silver; and the following table, prepared from the Custom House returns, places clearly before the eye the remarkable development in recent years of the bullion trade of Bombay:—

	IMPORTS. Gold. Rs.	Silver. Rs.	Total. Rs.
1847-48	6,802,582	6,079,838	12,881,780
1848-49	9,326,749	14,839,780	24,166,529
1849-50	772,501	15,611,386	16,383,887
1850-51	3,056,507	15,979,721	19,044,228
1851-52	2,917,014	12,041,834	14,958,848
1852-53	6,510,344	22,387,252	28,737,596
1853-54	2,291,264	17,336,662	19,627,926
1854-55	5,005,778	8,967,725	13,973,503
1855-56	12,566,544	57,320,178	69,731,722
1856-57	16,725,351	18,336,945	35,062,296
1857-58	13,330,107	19,049,976	24,880,083
1858-59	19,742,897	44,515,717	64,247,854
1859-60	28,967,486	39,294,193	68,261,679
1860-61	23,602,298	38,859,849	62,462,147
1861-62	28,539,724	66,471,265	95,010,988
1862-63	40,225,794	99,932,005	139,157,799
1863-64	43,214,476	117,830,882	161,045,358

	EXPORTS. Gold. Rs.	Silver. Rs.	Total. Rs.
1847-48	1,278,685	1,356,444	2,635,129
1848-49	11,991,047	3,000,830	14,991,877
1849-50	2,667,975	3,842,165	6,510,140
1850-51	14,714,471	1,000,000	15,714,471

It will be observed that from 1847-48 up to 1854-55, inclusive, there occurred no striking variation in the value of the imports. The next six years show the influence of the introduction of free trade and of the rise in the prices of some articles of Indian produce caused by the Russian war. The last three years belong to the new epoch of the American war. Taking then, the averages of these three periods, we have these figures:—

	Rs.
Average annual imports of Gold and Silver for the eight years 1847-48 to 1854-55	13,358,946
Ditto ditto six years 1855-56 to 1860-61...	66,183,625
Ditto ditto three years 1861-62 to 1863-64...	133,671,215

Thus, the imports were trebled in value in the second period, and this latter amount again was doubled in the third period; so that the average is now twelve times as great as that of the eight quiet years ending in 1854-55. Moreover, it must not be supposed that these figures represent to a large extent bullion which only passes through Bombay and does not remain in the country. It is but a very small and insignificant fraction of the gold and silver brought here that passes the limits of the Presidency of Bombay and the neighbouring states of Western India. The report of the Commissioner of Customs supplies returns for five years, from which clear exports in Malabar and Canara, Cutch, Kattywar, Goa, Demaun, and Diu, Surat and Guzerat, under the guise of Indian Indif, we obtain the following:—

	Gold.	Silver.	Total.
1860-61	1,278,685	1,356,444	2,635,129
1861-62	11,991,047	3,000,830	14,991,877
1862-63	2,667,975	3,842,165	6,510,140
1863-64	14,714,471	1,000,000	15,714,471

Hence we find that, with the exception of about half a million sterling a year, the whole vast importation of bullion into Bombay has absorbed by Western India; so that, instead of six millions, the amount which would have been taken if there had been no advance at all since 1854, there has been added to the treasure of Western India the sum of nearly thirty-nine millions sterling. The figures we have given above supply no adequate measure of the proportion in which this treasure has been carried into the producing districts. Mr. Inverarity states, in another part of his report, that the exports of bullion from Bombay to the subordinate ports of the Presidency (which are not included in the usual returns of Exports) amounted in 1863-64 to Rs. 6,25,10,892; and, if we further take into account the fact that large remittances are made by railway, we see that the ryots are now getting their fair share of the profits of the Bombay cotton trade.

This influx of money has caused the general rise of prices; but does it follow that prices will fall when the supply of gold and silver is contracted, as it undoubtedly will be when the American war comes to an end, to nearly its old dimensions? The cotton crop of 1863-64, which barely exceeded in quantity the crop of 1862-63, is valued by Mr. Inverarity at twenty-eight millions sterling against fifteen millions, the stated value of the latter crop. If the value can thus be nearly doubled in one year, a sudden panic might at any time reduce it by one-half or three-fourths, and thus cause an almost complete stoppage of the drain of bullion from Europe to Bombay. But, even if the fall be as great as we anticipate, still it will not alter the fact that this Western Presidency has already been made richer than in other circumstances she would have been by at least twenty millions sterling (taking the average of the three years preceding the American war period as that of her ordinary trade), and that this wealth has been permanently added to the treasure of the country and will not be taken from us by a decline in the value of cotton crops in future years. Add to this, what is often left out of sight, that the whole tendency of the commercial and industrial enterprize which is now pushed so far in Western India is to cause a permanent rise in prices. Railways and steamers, which from day to day continue to bring hitherto isolated provinces into communication with the chief ports of the country, and to make the people of the most remote districts familiar with, and eager to compete for the supply of the wants of the civilized world, cannot but raise still higher the prices of all agricultural produce in the Mofussil. Prices may have reached their maximum in a central market like that of Bombay, which is perpetually enlarging the circle from which she draws her supplies; but we cannot think that in the Mofussil the highest point has yet been touched. What confirms this opinion is the rapid extension of the banking system throughout Western India. The deposits in the up-country branches of the Bank of Bombay already exceed 55 lacs of rupees; and when all our new banking companies get fairly to work, and the people of the Mofussil brought into close connection with the capital, have learnt by example that they may safely invest their money at good interest in banks, instead of burying it in their houses, or loading their wives and cattle with gold and silver ornaments, we may look forward to such a drawing forth of the hoards of centuries as has already occurred on a smaller scale in France, and as will render impossible any fall in prices till long after Sir Charles Trevelyan has ceased to be Finance Minister for India.

LATEST INTELLIGENCE.

(By Electric Telegraph.)

TUTICORIN, 20th October.
Steamer *India* sailed for Cochin.

GALLE, 30th October.
Steamer *Cashmere* sailed for Calcutta.

GALLE, 30th October.
H. I. M.'s Steamer *Sarthe* sailed for China.

GALLE, 30th October, 10-30 A.M.
Steamer *Golconda*, from Calcutta, anchored.

COCONADA, 30th October.
Steamer *Cornwallis*, from Masulipatam, anchored.

CHAMBER OF COMMERCE TELEGRAM.

LONDON, 10TH OCT.

Fair Dhollera, 15d.; market depressed.
Linseed, 64s.; market very dull.
Shirtings, 7 lbs., 13s. 9d.
Twist, 40s. Mule, 24d.
Madapollams, 31bs., 6s. 9d.; market depressed.
Coir Yarn, 20 declined.
Sheridan has again routed Early. Grant's operations successful.
Confederates invaded Missouri.

LATEST NEWS FROM CHINA.

GALLE, 31ST OCT., 11-30 A. M.

Arrived Steamer *Ganges* from Hongkong 15th, Singapore 23rd, and Penang 25th Oct.

The intelligence of the capture of Prince Nagata's forts at the Straits of Shimonosaki, which he had endeavoured to close against foreign vessels wishing to pass through the Inland sea of Japan, has been fully confirmed, and a treaty being the result of Admiral Kuper's operations, for the future ships on a nationalist (?) are, when passing through the Straits, to be treated in a friendly manner, and permitted by every necessary article. The lately destroyed Forts are not to be reconstructed. The town of Shimonosaki is to be spared on a ransom, and all expenses of the expedition to be defrayed by the Prince, the foreign ministers at Yeddo deciding the amount.

Nothing of importance from China

COMMERCIAL.

OPIUM—
Malwa ..... dlrs. 670 per chest.
Patna ..... „ 595 „
Benares ..... „ 465 „
EXCHANGE—On London—
Bank Bills ..... 4s. 10d. per dlr.
Private Bills ..... 4s. 10½d. „
On Bombay ..... 226½ per dlrs. 100.
On Calcutta ..... Rs. 225 „

Steamers arrived from Bombay: *Benares* on 4th, and *John Bright* on 5th. From Calcutta: *Clan Alpine* on 10th. Shanghae advices to the 8th instant.

OPIUM—
Malwa ..... Taels 510 per chest.
Patna ..... „ 365 „
EXCHANGE—On London—
Bank Bills ..... 6s. 10½d. per tael.
Private Bills ..... 6s. 11d. „
On India ..... Rs. 320 to 322 per taels 100.

THE *Carnatic*, with the Overland Mails of the 9th of Sept., did not reach Suez until nearly mid-day of the 2nd of October. The same cause which delayed this vessel between Bombay and Aden, also operated prejudicially between Aden and Suez.

THE *Englishman*, (Oct. 20):—"Another gale of some violence passed over the Sand-heads on Friday and Saturday. The Outer Floating-light ship was blown from her anchors, and is now twelve miles S. W. of her position. The pilot Brig was driven off her station. The troop ship *Adelaide* and other ships are at the Sand-heads; this news was brought up by the Steamer *Orissa*, which came up to Diamond Harbour without a pilot. Several steamers are under despatch to the Sand-heads, and will render all assistance required."

THE same:—"We regret to say that no further intelligence has been received regarding the *Persia*, and that the story of the two men who were saved seems likely to be true. The Cyclone has indeed caused heavy loss to the British India Steam Navigation Company, but we are glad to see that two of their finest vessels, the *Burmah* and the *India*, have escaped uninjured. The *Burmah* will leave on the 28th for Akyab, Rangoon, and Moulmein, and the *Orissa*, on the same date, for Chittagong and Akyab."

THE *Hurkaru*:—"It is amusing to learn that the Secretary of State for India, in a recent despatch to the Government of India, observed that as Officers often introduce Hindoostanee words and phrases into their English Reports, the practice may be discontinued, as it always perplexes the Home Authorities whenever they come across these singular terms."

THE *Indian Daily News*:—The Government will, we understand, order the assembly, on an early day, of a strong Committee to enquire into the state of the moorings in the port of Calcutta; and it is intended, we believe, that the President of the Chamber of Commerce shall be, *ex-officio* President of the Committee. The whole subject, state and condition of the port moorings will be fully gone into; and the advisability of adopting a totally new system will be considered. The screw pile system of mooring ships is the one now in vogue in all the great commercial ports of Great Britain, London, Liverpool, Glasgow, Greenock, Hull, and if Calcutta cannot—as it apparently never will,—have Wet Docks, we believe that there is little doubt of the screw-pile system of mooring being the next best guarantee for the safety of the valuable shipping frequenting the port. However, the whole matter will be thoroughly investigated by the coming Committee.

THE same:—"We would remark, for the benefit of officers about to accompany the expedition into the Bhootan *doars*, that there are no roads whatever in that country, and that coming by any vehicle whatever is utterly out of the question and must not be thought of. Pony or mule carriage is, to a certain extent, practicable, but the most useful animal in the lower Bhootan country is the elephant, and it is on elephants that the Government are going to rely for carriage during the campaign. Unfortunately, however, there is no elephant to be had in the annexed districts, where plentiful supply was calculated upon, in evidence of which we may state the fact that the Deputy Commissioner of Goalpara, having been asked by Government how many elephants he could furnish, answered that he had been able to procure three, and might possibly get a few more. And this, too, in a part of our territory where the wild elephant is plentiful."

THE same:—"It appears that the plan of this four-column campaign in Bhootan is to enter the *doars* from our frontier line, and, advancing, to push the Bhootan forces into the hilly country of Bhootan proper; and it is confidently affirmed that, this object accomplished, the Bhootan Government must submit, and cry to the British Government for mercy and forgiveness. The certainty of this result is assumed from the fact that the hill country is totally rocky and barren, and is supplied with the necessaries of life from the province of the *doars*, which being the case, it does appear highly probable that our possession of the low country, and of the mouths of the passes, will have the effect above described upon the enemy. All supplies from below go through the passes; and it is positively stated that, if we seize and close these, we can starve the Bhootan Government into any terms which it may please us to dictate. But to get to the mouths of the mountain passes we must, it appears, enter the *doars* at the foot of the hills; and there it is certain that, at any season of the year, our troops must suffer severely from sickness, which ought to be calculated upon beforehand. Even the Bhooteas themselves suffer from the low fevers; and our experience of the effect of the Assam climate upon Hindostanee soldiers ought to prepare us for heavy sicklists in the *doars*; which word, we may observe, means in English the 'doors' or entrances into the country. Those different routes or channels are, it would seem, divided from each other by hilly ridges which effectually separate them one from the other, and appear to render it necessary that we should divide the invading British force, a very questionable measure if avoidable, as we remarked a few days ago. We believe that the entrance of the British force into the Bhootan *doars* will not take place before the middle of December—quite early enough for all practical purposes."

THE same:—"The following movements and arrangements of river steamers have been made for the despatch of troops to Assam, proceeding on the expedition to Bhootan. The Bengal River Steam Company's Steamer *Pioneer*, with two flats, has been ordered to Sahibgunge, for the conveyance to Dobree of the 7th Regiment of Bengal Cavalry; and the Ganges Company's Steamer *Ghazeepore*, with two flats, and the India General Company's Steamer *Rajmahal*, also with two flats, go up the river to Sahibgunge for the same purpose. The Cavalry have been detained for some time at Cashibgunge, awaiting the means of crossing the Ganges.

The Steamer *Industry*, and two flats, are ordered up to Colgong, thence to cross over to Caragola troops intended to march through the Purneah district to Jalpigoree. The Steamer and flats will then return and embark the 11th Regiment N. I., and convey it to Assam. The Steamer *Success*, and two flats, will embark the 3rd Ghoorka Regiment at the Presidency, to-morrow, the 26th, and convey it to Assam. The Government Steamer *Sir William Peel*, with two troop-boats, has been ordered to proceed from Assam to Sahibgunge, to embark the Sappers and Miners, Artillery pontoons and details, and convey them to Assam. The Government Steamer *Koladyne* with *Judoona* and *Guadaick* in tow, will embark a large quantity of *materiel* of war, and miscellaneous departmental stores at the Presidency, to-morrow the 26th, and proceed to Assam. A large [illegible] Staff Officers [illegible] Bhootan [illegible] all regular inconvenience) was, we believe, the unseasonably condition, so far at least as machinery was concerned, in which the *Carnatic* was despatched from Bombay. Nothing occurred on the voyage to account for the break down; the [illegible] soon be formed."

FROM BOMBAY TO ENGLAND.

(By our own Correspondent.)

NEAR SUEZ, 1ST OCTOBER,

No sooner had we cast anchor in Aden harbour than preparations were made for repairs to our defective machinery, and also for that terrible nuisance—coaling. While we were ashore exploring the Camp, inspecting and admiring the Fortresses, being taken in by curiosity "wallahs," or, worst of all, dissipating our rupees at Billiards on the worst table I ever remember to have seen, the Engineers and Boiler-makers toiled in anatmosphere worthy of a Salamanderat a "job" which few thought they would ever accomplish. By dint of working night and day for three consecutive days and nights in this terrible climate they *did* accomplish the feat they undertook, and we were ready for a fresh start by half-past 11 of the 24th. As a fact, I may mention that these same Engineers and Boiler-makers had but little over four hours' sleep during this eventful time, and how ever they managed to pull through without serious illness, is a wonder. They certainly deserve the highest encomiums that can be passed on them, and if they do not receive a testimonial from us it is because we have a better opinion of their merits—"trustymonials" being just now held in very light esteem.

Steaming out of Aden harbour at midnight of the 24th with a phosphorescent wake as of fire, it at once became evident that our speed had been greatly improved by the repairs, although not to such an extent as we could have wished. We passed Perim, that terrible bone of contention, and subject of so much diplomatic correspondence, at noon on the 25th, having ran 105 miles in less than twelve hours. Perim is a low, irregular looking island, with a lighthouse on its highest ground. It presents from the sea a dismal aspect enough, with no redeeming feature whatever. An officer on board, going home on sick leave from Aden, tells me a detachment of native infantry is always stationed there, in charge of a subaltern. He further informed me that he himself had had six months' location on the island in that capacity, and rather liked it than otherwise. Not a drop of water or blade of succulent herbage is to be found thereon. Nothing but sea lavender and sand. All supplies have to be sent out from Aden, and the schooner *Marie* pays the island a monthly visit for this purpose. Perim is of immense advantage as a fight station. For belligerent purposes it is almost useless. The Straits of Baoelmandeb, through which steamers pass, is barely two miles in width; but there is another Strait, called the Broad Strait, which is eleven miles broad, through which vessels might pass in defiance of the heaviest ordnance ever cast or likely to be cast. The French have, I believe, recently taken unto themselves an island not many miles to the south of Perim, which they are converting into a store depot, &c. This may not be correct, but I have every reason to believe it is; and there can be no doubt whatever that French are daily becoming more and more masters of their position in these Eastern Seas. From Perim we shaped our course for Jubal Tier, a cone-shaped desert rock, 150 miles further on our journey, which we passed at 8 next morning. From thence to the Dordatus Shoal, so named from the frigate lost thereon, and so on to Jubal and Suez, which we hope to reach by midday to-morrow.

The heat of the Red Sea has not been so great as was expected, ninety-seven degrees of Fahrenheit being the highest point marked. As I write the thermometer is down to 85 deg. The *Carnatic* is the worst ventilated ship, I should fancy, the P. and O. Company have. With the smallest joggle of a sea the ports have to be closed, and the dead light let down. Should the wind be ahead the heat is insufferable, to say nothing of the vile smells from engine room, galley, pigsties, and hen coops. It is the engine room and stoke hole, however, that are most defective. In the former the thermometer has seldom stood at less than 112 deg, and has often risen as high as 120 deg.; while in the latter 150, 160, and even 165 deg have been registered! The stoke boys, who work as firemen, cannot stay down for more than half-an-hour at a time, and even then come up more dead than alive.

I mentioned in my last that we had nothing to complain of in the way the table was supplied, and I now confirm that verdict. With the tea and beer, however, there is just cause for a growl. The claret is bad, the sherry undrinkable; the port (?) actually nauseous, and the porter positively sour. Owing to the long passage the ice became exhausted days ago, and we have now tepid water to our iced Cognac. To be sure the host of "gratis soda-water," and lemonade, but warm soda-water at the best of times is not a very exhilarating liquid, and in our present state of feeling would be certainly not likely to think it so.

On the Rampage, Pip, and off the Rampage, Pip. Such is Life," was the observation of Joe Gargery after that memorable Cribbean encounter with old Orlick in the Blacksmith's shop. He spoke with reference to Mrs. Joe, then in hysterics. I adopt the simile, and adopt it to some of my fellow passengers, whose rampages, owing to this long passage, are something awful. They are on the "rampage" from morning to night, and as a consequence the Purser and Stewards have a delightful time of it. Not a moment's peace do they know, and, but for their good feeling and good temper, a row as well as rampages would since have resulted. The work of consolation has been at times exceedingly difficult, but in no case has it failed.

Of course we have an Arab pilot on board, and a very intelligent individual he is. He tells me he was twelve years up and down the Red Sea learning his business in a bungalow; and has now been upwards of eighteen years a pilot in the Company's service; that his father was a pilot before him; and so he thinks was his grandfather, but of this latter he is not quite sure. He is a man of many names, and also a polygamist in the matter of wives, having one at Aden, one at Mocha, and one at Suez. Soon, he says, he is changed place, and for the worse. Yes. There are many new buildings, lots of improvements, and plenty of sweet water, but of what account? Formerly my informant could live for £1 or £1 10s. during his fourteen or sixteen days stay. Now, "Bad! Every thing too much dear, and now cost eight pound, eight pound half runs pound for fourteen days. How can live?" From what I can learn the existing state of things in Bombay has found its way to Suez, springing from the same cause, the cultivation of cotton. Every acre of available land is taken up for cotton, and this, coupled with the murrain which recently devastated Egypt, has produced an unprecedented scarcity of food. Unfortunately, the fellahs being next door to slaves do not participate in the consequent influx of wealth, and I so, as my friend the pilot tells me, there are plenty of rich men, richer than they ever were, and plenty of poor men correspondingly worse off owing to the higher prices of food.

Being near Suez, our last dinner on board has been distinguished by *post prandial* speeches. The health of the Captain and Officers, with a eulogistic encomium on their effort to amuse us during a very tedious voyage, was very humorously responded to by the Chief Officer, Mr. Johnson (Captain King being unavoidably absent). The toast of the day was Mr. Fraser, Chief Engineer, and Staff," which was greeted with three times three lusty cheers.

We go all ok down by the train to Alexandria, so that I am unable to send you any particulars of Suez. Append herewith is a remonstrance which has been forwarded to the Managing Directors, not in the hope of ameliorating matters, but rather that the eyes of our seeing Companies may be opened to existing shortcomings.

TO THE MANAGING DIRECTORS OF THE P. & O. S. N. Co., LONDON.

GENTLEMEN,—We, the undersigned passengers by your steam-ship *Carnatic* on her recent voyage from Bombay to Suez, beg to bring to your notice the matters following, which, in our opinion, constitute on our parts just and serious grounds of complaint.

The *Carnatic* left Bombay on the 9th ultimo, five days more being allowed for the voyage during the time of the S. W. Monsoon than at other periods of the year. Notwithstanding the remarkably fine calm weather and seas which we have enjoyed throughout the voyage the passage from Bombay to Aden occupied nearly 13 days. The immediate cause of this unusually long passage was the giving way of a part of the machinery within two days after leaving Bombay. Had the weather been at all rough, which at this time of the year was only to be expected in the Indian seas, we believe that in the then condition of the vessel we should have found ourselves in a position of some danger, or at any rate would have been unable to prosecute the voyage. The vessel in her almost crippled state could not, we believe, by her engines alone, have made head against any strong adverse wind or seas, and her sailing equipment appeared wholly inadequate as a substitute for steaming. After our arrival at Aden we were detained three days to repair the engines, and have thus with the 8 days occupied in the Red Sea passage been 23 days in making the voyage from Bombay to Suez more than in ordinary cases is required for the whole journey from Bombay to London.

The cause of the delay (which may have [illegible] serious one [illegible] and first [illegible] to the efforts of the Engineers, who is a clever woman and papal to the core—be resolved on doing anything he could which might not be incompatible with the temporal power of the Pope. That he could not well after a great struggle, the old capital [illegible] devoted himself as a [illegible] the Capitol, and believe [illegible] facts of a steamer in calm weather breaking down within two days of leaving port speaks for itself; and the only conclusion at which we can arrive is that either the vessel was insufficiently examined and surveyed before leaving Bombay, or that (there being no vessel at Bombay other than this to send off) the *Carnatic* was despatched with a knowledge of her defective state in the hope that she might somehow or other accomplish the voyage. Whichever of the above alternatives be the truth we consider that we have every ground for bringing our complaint to your attention, and beg to state that our opinion as above expressed can be changed only by a searching public inquiry by competent and independent persons into the matters to which that opinion relates.

We have further to bring to your attention the following matters of complaint which, though of much less importance as compared with the one above stated, have yet caused serious inconvenience. The supply of ice on board the *Carnatic* (an article to be obtained in any quantity at Bombay, and in a temperature of 90 deg. in the shade almost a necessity) ran short some days before reaching Suez. Also the wines and malt liquor supplied to us on the voyage have been of inferior quality or in bad condition, and this has been the case with the port and most of the claret in especial degree. We should suggest that there should be a complaint book open to passengers in every ship in which to record any complaints in respect to smaller matters. This would, we consider, facilitate the removal of any causes of complaint by bringing the same in a formal manner to the notice of the Captain or the higher authorities of the Company.

In conclusion we beg to say that we do not desire in the least in what we have said to reflect on the Captain or any officers of the ship. On the contrary we believe they have all done their best to bring our voyage to a successful and speedy termination, and that the Engineers in particular have exerted themselves in a most laborious and praiseworthy manner in attempting to remedy the originally defective state of the machinery.—We have the honour, &c.,

H. B. Moore, Major, Bombay Army; J. Philip Green, Barrister-at-Law; John Connon, Barrister-at-Law; W. Charman; L. Charman; W. Von Hafen; A. J. Dove, C.E.; Rose Dove; C. E. Stanger Leathes; Emilia Leathes; Isabel A. Grant; M. Moll; Geo. Brunton, Member Institution C. E.; J. A. Kelso, Lieut. R. A. W. A. McKenzie; Caroline Candy; J. Pedder, Lieut. Bombay Army; Arthur Stevenson, Lieut. R. A.; Arthur Jacob, Executive Engineer P. W. D. S. S. *Carnatic*, near Suez, 2nd October 1864.

HOME LETTER.

(From our own Correspondent.)

LONDON, 3RD OCTOBER.

THE step taken by the Emperor of the French in the Roman question has somewhat broken the dulness of European politics, which had become so intense that even the *Times* filled columns with an account of how the Prince and Princess of Wales spent their time at Copenhagen, in discussing whether it really rained during the Princess's drive, what the exact date of their departure for Steckholm would be, and other equally important matters;—the Tory organ, the *Standard*, on one occasion having secured a great triumph over its contemporaries by proving conclusively, some fortnight after the event, that the Prince was to see to his voyage, which had been denied by worse-informed correspondents. These great questions divided the attention of England with some even more momentous in relation to the shining of the haze Mr. Briggs's hat and the literature which the supposed murderers studied pursued during his voyage home after his apprehension at New York. I believe it was fairly ascertained that Pickwick and David Copperfield were the German tailor's reading under the care of Inspector Tanner, and that only three ladies of the *Etna* were permitted to converse with him, by special request, on the voyage. Of course there is always the greatest of all the political issues of the day, the American Civil War upon us, but there are limits to the tolerance of English readers even on this great matter, and beyond those limits, till the conclusion of the Italian convention with [illegible] there [illegible] begin, when the Roman [illegible] stand by its own strength. [illegible] be either a military or a financial [illegible] or, if neither, this or the next Pope must [illegible] with the cost of doing for himself at a tremendous expenditure both of money and influence what he might at any time get the Italian government to do for him at no cost at all. He may learn either that he cannot pay his army; or that, even when well paid, it is not big enough to keep his territory in order; or that, even if neither can happen, the Italians would do for him what the French have hitherto done, without expense and with an immense accession to the Pope's influence in Italy; or finally,—and this is by no means the least likely alternative,—the Pope's arrogance may induce him to use his army so offensively to Italy, that it may become a matter of absolute necessity to interfere, not from any breach by Italy of her part of the convention, but from the Pope's own aggressive insolence. In short, the Pope once deprived of foreign backers, the chances are very considerable that by patience and prudence Rome will drop into the hands of Italy like a ripe fruit, without any attempt to pluck it;—and this is all the convention prescribes. Italy is not forbidden to hold out her hand for it, if it drops, but only to shake or to pick. I

they had for several years been pressing the Government, both here and in India, to allow them to proceed with that undertaking. It was no small gratification to the directors that Messrs. Brassey had accepted the contract, which he believed was one of the largest ever given to any one firm, the gross amount being little short of £5,000,000 sterling. Delhi always had been, and would always continue to be, a great centre of commerce, and when it was placed on the one hand by the East India Railway in communication with Calcutta, and on the other hand, by means of their railway, with Kurrachee, it was impossible to predict what the extent of its commerce would be. After leaving Delhi the line would proceed to Meerut, a large military station, then to Umballah, destined to be a great entrepot of commerce from its vicinity to the hills; thence it would proceed to Loodianah, a great seat of native manufactures, and thence to Umritsir the distance being about 320 miles. This railway must be the centre and backbone, as it were, of all the railways in India. Before adverting to the Punjab railway he would advert to the discovery of coal which was mentioned in the report. It had been tried, and the quality found well adapted for locomotive purposes. At present the drawback was the distance of the mine from the railway. But when the railway was extended to the mouth of the Khyber Pass, it would be within 20 miles of the mine, and such fuel would make the coal available. On the Punjab Railway—the section from Umritsir to Mooltan—the receipts were going on augmenting, but as he had repeatedly explained, no great result could be expected from so short a line. The line from Peshawur to Mooltan had been working, but more with a view to carrying materials than with a view to traffic, but a small traffic had commenced. The line between Lahore and Mooltan was now complete with the exception of about 40 miles, and he expected that in the month of February the whole line would be opened. The Punjab would then for the first time be really open to Kurrachee. It had been hitherto almost entirely land-locked. Nevertheless, the little they had been able to do had demonstrated what great things might be expected from certain, safe, and expeditious communications with the sea. The Flotilla had in the last half-year exceeded his expectations. The earnings were about double what they were the previous half-year. The figures in the report were partly estimated and partly actual, but since the report had been printed he had received a communication from the superintendent, Captain Wood, from which it appeared that the actual returns were £2000 more than were stated in the report, so that if the Flotilla had had fair play, and all their steamers had been in active operation, that branch of their undertaking would have been certainly not the least prosperous. The Scinde Railway had been working with a profit which had not continued to increase in the ratio with which it began. That, however, was easily to be accounted for from exceptional causes. The troubles in Afghanistan, the war which had raged on the frontier, and the state of the money market in India had combined to lessen the receipts for a time; but since the report was printed they had received accounts stating that goods which had been kept back were coming down, and that there was a prospect of the railway having a large and profitable increase of its trade. The remarks in the report as to the probable profits of the railway did not give a fair and proper account of the line, inasmuch as there were a great many charges put upon revenue which ought fairly to be put upon capital—he meant charges which had been incurred to improve the drainage of the line, additional bridges, culverts, and the like. The Secretary for India had taken a proper view of this, and he believed that those charges would be put down to capital. The consequence of the country increased 20 per cent. Last year as shown by the report of the collector of customs, and he had no doubt when the communication was open it would increase greatly to their profit. He looked forward not only to a telegraphic communication by the Persian Gulf and the Euphrates but by the Valley route, which was becoming not political but a commercial necessity.

Sir Herbert Maddock seconded.

Mr. Jones asked how it was the affairs of the company were not the same as those for other railways, and was that further working of the Scinde Railway?

Mr. Hayman explained the causes of the profits of the line.

The motion was then agreed to; and a vote of thanks having been accorded to the chairman, the meeting separated.

THE EFFECT OF NINE PER CENT

(From the Economist, September 24.)

The rise in the Bank rate is now beginning to produce the effect which we anticipated from it. The Bank till is being filled, not with extreme rapidity it is true, but still gradually and surely. That is one great ground for congratulation.

A second and equally important is the drain of gold to India is, if not cured, for the moment, almost stopped. The biddings for bills on India were only 980,000*l*, whereas, on the two previous occasions they were 1,300,000*l* and 2,38[illegible]000*l* respectively, showing a great diminution in the demand. All orders for cotton from India have, in the present state of the Liverpool market, been either lessened or suspended. So far, all is good. We are getting more money than we had, we are about to pay less money than we thought.

The failure of the Leeds Banking Company is, it is true, a bad business. For months past we have been warning the public against the abuses of the acceptance system. And it is now apparent that the Leeds Banking Company has been issuing acceptances and giving endorsements in the most reckless manner. The best judges of the money market have known this, but those judges are only a few. Reckless banking of this sort must be stopped some time, and the sooner it stops the better. The fall in the price of cotton and other produce must, too, cause some failures—no large a loss must find some pockets which cannot bear it. But in the face of these inevitable consequences, it is satisfactory to observe that the change we anticipated—the drain to India—will be far less than we expected, and that the means of meeting it are now becoming greater day by day.

THE MONEY MARKET OF THE WEEK.

(From the Economist Oct. 1.)

There is no particular change to remark upon during the present week in the money market, but what change there is has been rather for the worse than for the better. The disclosures of the state of the Leeds Bank have had a prejudicial effect, which is not unnatural, since as we have elsewhere shown, greater recklessness in banking has rarely been exhibited. Most people feel, also, that a vast number of new banks have been started because it was believed that banking was a very profitable business,—which it is, if much of other people's money is deposited with you,—and that these new banks may have been anxious to make high dividends, though, on account of their recent origin, that little money could possibly have been deposited with them.

On the other hand, the most material *facts* are favourable. The foreign drain of bullion has been stopped, the price of all imported commodities has been much lowered,—that of securities has been lowered, also. This fall in price must tend to check imports of other commodities than money, and to increase the imports of money. It must tend to diminish the debts we are creating in foreign countries,—to attract, also, capital from thence.

WHAT MONEY THE LEEDS BANKING COMPANY HAVE LOST, AND HOW THEY HAVE LOST IT.

(From the Economist.)

The affairs of the Leeds Banking Company are of the greatest interest, both because they afford a signal indication of the possible extent and inevitable result of reckless banking, and because the *sort* of reckless banking which they exhibit is the very sort which is now most to be dreaded, and against which, for months past, we have been cautioning our readers. As long as a bank is lending actual money,—the money of its share-holders or of its depositors,—there are plain safeguards from error, and there are clear limits to recklessness; but when a bank is giving acceptances and endorsements,—when it is lending its *name*,—there is no clear limit; criminal folly and criminal wildness may soon and easily accumulate liabilities which far exceed and swallow up any paid-up capital or reserve fund.

There are three questions to be asked on the failure of every joint stock bank:—

1st. What money has been lost?

2ndly. How it has been lost?

3rdly. What additional money must be paid up by the shareholders if the public is to be paid in full?

The accounts presented by the professional gentlemen to the meeting certainly give the means of answering these questions, but their form is involved and complicated, and very few, if any, men of business will spare the time to work out and solve them. We may therefore be of use in throwing the matter into an easy and popular shape.

The sum for which the Leeds Banking Company are liable—the sum they had to dispose of—is close on three millions, and is shown at a single view by the following account:—

LIABILITIES.

		£	s	d
To Shareholders.				
Capital	£416,100 0 0			
Reserve and contingent fund	106,65[illegible] 9 5			
Premium on shares sold	27,304 5 0			
Unclaimed dividends	1,714 6 0			
Balance of profit and loss account, charges to be entered, and sundries unclaimed	68,276 3 7			
		314,050	3	1
To the Public.				
Depositors on current or other accounts...	£549,953 4 10			
Sundry bankers	9,38[illegible] 15 8			
Creditors holding security	90,071 12 1			
Liabilities on endorsements of bills of exchange	1,919,991 14 3			
		2,550,300	6	10
Total liabilities		2,864,350	9	11

And against this they had to show:—

ASSETS.	£	s	d
Cash	15,827	8	7
Estimated produce of bills payable unpledged	135,224	14	7
Debts, good and unpledged	518,384	14	1
Bills endorsed by the bank which it is believed will be paid by the acceptors at maturity	919,994	14	3
Bills endorsed by the bank which it is believed will be *ultimately* recovered from the acceptors or the drawer, though *not* paid at maturity	400,000	0	0
Securities held by special creditors	147,258	11	6
Charges due from customers	10,000	0	0
Stationary, &c.	500	0	0
Total assets	2,146,387	3	9

showing a deficiency of 817,662*l* 5s 11d, which, therefore, is the sum the managers of the bank have made away with. It is *eight* times the capital of the bank, and exceeds by nearly 50 per cent. the legitimate liabilities of the bank—its liabilities to depositors. We do not remember to have seen before a *first* account in which the deficit of the bank without circulation was *more* than the money deposited with it.

How, then, has it been lost? The figures speak for themselves. Though the capital of the bank was only *one hundred thousand pounds*, it has been giving endorsements, lending its name and credit for all but *two millions*, and these millions were of so bad a character that the accountant divides thus:—

	£	s	d
There will be recovered, it is said	135,224	14	7
There will *not* be recovered	90,508	2	4
Total	225,732	16	11

so that two-fifths of the bills were bad.

The loans are better, but in any other statement we should consider them critically bad. The "Bills discounted," or the acceptances call them, at the close were 766,9[illegible] 11s 7d.

	£	s	d
Of which there were bad	74,724	6	4
Doubtful (194,861*l* 16s 6d) taken at 10s in the £	82,480	18	3
Held as security by creditors	121,385	12	6
Unavailable for general creditors	278,590	17	1
Available	518,384	14	1
Total	796,975	11	2

so that nearly one-fifth were bad; and nearly another fifth pawned.

As to the sum which the shareholders will have to pay if the public is not to lose, we can at present only conjecture. The deficiency of 816,100*l*, or eight times the capital, is only a *first* estimate; and looking to the nature of the business, we doubt its sufficiency. *Very* bad business always gets worse the more you look at it. Where a manager has been guilty of reckless or so wild, so culpable, so prodigious an error, even and quiet men of business have great difficulty in estimating or believing how bad it is. If the shareholders get off with any such loss as this, we shall consider them to have escaped easily from a calamity so formidable.

A WFUL CATASTROPHE AT BELVEDERE.

(From the Times.)

Early on Saturday morning Oct. 1st. two gunpowder magazines, situated on the southern bank of the Thames, between Woolwich and Erith, exploded with terrific violence, killing eight or nine persons, if not more, wounding others, and carrying consternation and alarm among the inhabitants of the whole neighbourhood for miles round. Although the scene of the catastrophe is distant about 15 miles from Charing-cross, the explosion was heard and felt more or less throughout the whole metropolis, and even at places 40 and 50 miles from the spot. There is nothing in modern times to compare with the calamity in the feeling of wild espread terror which it produced or in the intense interest which it has since excited, unless it be the memorable explosion at Gateshead-upon-Tyne, some eight or ten years ago. At first the prevailing idea was that the inhabitants of the metropolis and its suburbs had experienced the shock of an earthquake, but that notion was speedily dispelled and by noon on Saturday the exact nature of the catastrophe and its locality were pretty generally known throughout London. Later in the day the evening papers appeared, containing accounts of the matter, and were sold in incredible numbers; but thousands of people, impatient to know the real truth, had rushed down to the scene itself by railway in the afternoon, to learn it for themselves on the spot. By the evening, therefore, it was the theme of every tongue, and probably for years past no intelligence of any domestic event has occasioned a more startling sensation.

The explosion occurred in a gunpowder depot belonging to Messrs. John Hall and Son, and almost simultaneously in a magazine of smaller size used by Messrs. Daye and Barker, both of them located in the Plumstead-marshes on the margin of the Thames, two miles west of Erith, and about an equal distance from the village of Belvedere, on the North Kent Railway. Here, on about 20 acres of ground, separated for obvious reasons from the rest of the neighbouring inhabitants, but in the immediate vicinity of the scene of their daily labour, lived a few working men with their families in three cottages engaged in a perilous calling. One was George Rayner, who acted as storekeeper in the depot of Messrs. Hall, and who was a married man with a family, and another named Walter Silver, also married, acted in a similar capacity under Messrs. Daye and Barker. Each of these had a cottage to himself about 100 or 200 yards from the magazines, and the rest, who were men employed in the larger depot, occupied a cottage in common. The Messrs. Hall have been engaged in the business of fabricating gunpowder for more than 50 years, and have executed large contracts from time to time, both for our own and many foreign Governments. They have a large factory in the neighbourhood of Faversham, in Kent, occupying about 200 acres of ground, part of this ground on which were erected in the reign of Queen Elizabeth. There the work of manufacturing and packing gunpowder is conducted by a body of trained artisans, with all the safeguards and precautions suggested by experience, and within the last few years the proprietors have purchased a large tract of adjacent land in order the more completely to seclude their operations from the habitations of men. Their magazine at Belvedere, was a substantial building, about 50 feet square, and consisting of two floors. It was erected five or six years ago, at a cost of about 3,000*l*, and around it were 18 acres of land, with the view to isolate the building. For miles at that part of the river there is an embankment, which protects the low lying marshes from inundation. Both their depot and that of Messrs Daye and Barker stood close behind the embankment, and each had a wooden jetty projecting into the river, to facilitate the loading and unloading of gunpowder. The quantity of gunpowder stored in Messrs. Halls magazine at the time of the explosion and in two of their barges lying alongside of the jetty is variously estimated at between less than 2,000 and 1,000 barrels, each barrel containing 100lb. They themselves state that there were about 750 barrels in the depot and perhaps 200 more in the barges. The quantity in the magazine of Messrs. Daye and Barker has not been ascertained. It should be understood that these were places used entirely for the storage of gunpowder and in no sense for its manufacture, and that none but experienced men were employed at them. Rayner had been the storekeeper there of Messrs. Hall for 12 years, and accustomed to the manipulation of gunpowder from his boyhood. He was an intelligent and most efficient man, and they had complete confidence in him. Between their mills at Faversham and the magazine at Beveldere, a distance of [illegible]9 miles, the gunpowder is conveyed [illegible] each of them navigated usual-

[illegible] To be paid at [illegible]
Not to be paid at [illegible]

[illegible] The [illegible]
With [illegible]
a [illegible]

[illegible] scene
[illegible] Fort Pitt and the Church
[illegible] until the telegrams conveying intel-
[illegible] the occurrence arrived a general opi-
[illegible] entertained that the Government pow-
[illegible] zines at Purfleet had exploded. The
[illegible] the explosions was felt most severely in
[illegible] e elevated portions of the neighbourhood.
[illegible] epford, in the workshops of Mr. Stone, a
[illegible] navy contractor, which are under the
[illegible] s of the railway there, the gaslights, to
[illegible] umbr of about 150, were blown out simul-
[illegible] ously by the explosion.

[illegible] Sergeant Cox, of the police division stationed
[illegible] rith, gives the follow ng narrative of the dir-
[illegible] ful occurrence:—He was sitting up with his
[illegible] daughter, when he heard the first explosion. He ran out and found all the back
windows were broken, the sashes as well as the
glasses. He looked in the direction whence the
sound proceeded, and imagining from the smoke
that one of the magazines had exploded, he went
back, and, having quieted the fears of his wife,
proceeded to the scene of the disaster, procuring
assistance by the way. Mr. Carrton and Mr.
Pipple, two medical gentlemen of the vicinity,
were on the spot almost as soon as the police, and,
with Mr. Hamilton and other surgeons, did all
that was possible for the sufferers. On arriving at
the spot, having literally picked his way through
the heaps of rubbish and masses of stones and
brick that had been strewn about the explo-
sion, Sergeant Cox found the body of Mr. George
Rayner in his own garden. He was much cut about
the face, as if by splinters, and the back part of the
head over the left ear was was cut open, the
brain protruding. He was quite dead. Ser-
geant Cox next saw Rebecca Wright, who was
removed as soon as possible, under the care of
the medical men. A son of Rayner, named
Silver, was found covered with bruises and
cuts, and in a fearful manner, and death must have been
quite instantaneous. Elizbeth Wright, aged
13, a daughter of the poor woman previously
mentioned, was next found, and she was care-
fully removed to Guy's hospital, but died a few
minutes after her admission. She had sustain-
ed a compound fracture of the skull, a fracture
of the left thigh, and was severely burnt on
the chest and upper extremity of the body. The
bodies of Rayner and his son were removed to
the Belvedere if-el, and placed in a shed to
await the coroner's inquest, and after
[illegible] day of a man, apparently about 60 years
of age, was found in the mud of the river,
and conveyed to the same place. Among the
others found, those whose names are ap-
pended were conveyed to Guy's Hospital:—
Mary Yorke, 38, fracture of thigh; Lennie Yorke,
7, contused arm and leg, with burns; Har-
riet Rayner, 40, wound on shoulder and face;
Dinah Yorke, 6, wounds on face, back, and legs;
Elizabeth Osborne, 7, wounds on face and hands;
Edward Singleton, 24, fracture of arm and burns;
James Eaves, 38, fracture of skull, very danger-
ous; George Smith, William Mildred, William
Edwards, William Johnson, and George Hubbard
were also more or less hurt. Two children, named
Alfred Rayner, aged 12, and William Yorke, aged
11, were taken charge of by Captain M'Kilop, who
resides at Belvedere. The first named was found
on the floor of the cottage, part of which yet re-
mains standing. The poor little fellow was covered
with plaster and dust from the ceiling, but was
not injured. Two younger children belonging
to Mrs. Wright are in the care of Mrs. Price,
of Lesness-heath. The bodies of two of the
men, named Yorke and Wright, who worked
with Rayner, have not been recovered. Eaves
died yesterday afternoon at 3 o'clock.
[illegible] hard sufferer, named Eliza Osborne, aged 8
years, presents a pitiable spectacle, her face,
head, and hands being frightfully lacerated.
She is not expected to survive the night. The
other six are all going on favourably, and no
fatal result is apprehended in their cases.

Yesterday thousands upon thousands of people visited the scene of the catastrophe, travelling mostly by the North Kent Railway, and it required the aid of a strong body of police at the Erith and Beveldere Stations to maintain order and prevent accident.

From an early hour in the morning until dark long trains came in from the London-bridge Station crammed, while the frequent trains from Maidstone, Strood, Chatham, Rochester, Gravesend, Dartford, and other places on the North Rent Line, deposited their thousands at the Erith station. Long after dark the platform and grounds of the Belvedere and Erith Stations were crowded with thousands of people, waiting to be conveyed homewards.

At 11 o'clock the trains were coming in rapidly to London-bridge, the passengers by which reported that a large number of persons were still waiting down the line.

The following letter was addressed to the *Times* on the 1st Oct. by Messrs Hall and Son:—

To the Editor of the Times.

Sir,—It is with very deep regret that we have to confirm the fact of the explosion of our gunpowder magazine, and an adjoining one belonging to Messrs. Daye, Barker, and Co., at Erith, this morning at a quarter to 7 o'clock. We have to lament the death of nine or possibly ten persons, and the injury, more or less serious, of as many more. The quantity of gunpowder th[illegible] in our magazine was about [illegible] lbs., 200 more in [illegible]
The contents of [illegible]
There w[illegible]

[illegible] ing in the neighbourhood; but we hope that to this and to the total destruction of the magazines the injury to property has been confined.

The cause of this sad calamity is beyond even the reach of conjecture; the place was for the storage of powder only, and no mechanical operations are required there. Our foreman, whose loss as a faithful and respected servant we much lament, had held that position for 12 years, and had been accustomed to gunpowder all his life. His assistants were always chosen for their steadiness and intelligence. More than this pending the result of the coroner's inquiry, it would, perhaps, be indecorous to state.

We may add, to prevent misapprehension, that our mills, being 30 miles distant, are not affected by this catastrophe.

MILITARY.

ARRIVALS.—October 31st.

Cahusac, Major W. L., 11th Regiment N. I., on duty, from England.
Macqueen, Surgeon D., H. M.'s 44th Regiment, on duty, from England.
Dawes, Paymaster C. M., H. M.'s 73nd Regiment, on duty, from England.
Hire, Lieutenant Colonel S. J., Bengal Staff Corps, on leave, from England.
Wilson, Captain F. J., 51st Regiment M. N. I., on leave, from Hoshungabad.
Boardman, Captain W., H. M.'s 13th Regiment M. N. I., on leave, from England.
Campbell, Ensign F. B., H. M.'s 94th Regiment, on duty, from England.
Clarke, Captain R. F., Bombay Staff Corps, on leave, from England.
Billington, Captain G. M., 6th Dragoons, on leave, from Mhow.
Murray, Lieutenant C. S., 72nd Highlanders, on leave, from Mhow.
Thompson, Lieutenant R. T., 56th Foot, to rejoin, from England.
Mignon, Captain F. P., Staff Corps, to rejoin, from England.
Annesley, Ensign R. C., 79th Highlanders, to join, from England.
Fagan, Captain C. S., Madras Staff Corps, on leave, from England.
Malcolm, C. B., Colonel, Staff Corps, on leave, from England.

DEPARTURES.—October 31st.

Boustead, Assistant Surgeon R., Medical Department, on duty, to Hyderabad, Scinde.
Roundell, Major, 28th Regiment, on duty, to England.
Morgan, Captain, 28th Regiment, on leave, to Baroda.
Manderson, Lieutenant, Royal Artillery, on duty, to Poona
Lane, Lieutenant W. M., Staff Corps, on medical certificate, to England.
Bridge, Major L., Royal Artillery, on duty, to Madras.
Cates, Assistant Surgeon, Poona Horse, to rejoin, to Seroor.
Annesley, Ensign R. C., 79th Highlanders, to rejoin, to Kurrachee.
Beale, Captain H. Y., 12th Regiment N. I., sick leave, to Neilgherry Hills.
Williams, Colonel, 4th (K. O.) Regiment, on duty, to Poona.

GENERAL ORDERS.

By His Excellency the Commander-in-Chief.

Adjt. Genl.'s Office, Poona, 29th Oct.

The undermentioned officers have obtained leave of absence, subject to confirmation by His Excellency the Commander-in-Chief in India:—

Captain D. G. Anderson, E Battery 18th Brigade Royal Artillery; Lieutenant R. Y. Foley, 44th Foot; and Lieutenant Colonel W. S. Furneaux, 103rd Foot, to proceed to England, by the Overland route, for the purpose of appearing before a Medical Board.

These officers are not available for duty with Troops and will, on arrival, report themselves to the Adjutant General Horse Guards.

THE ARMY.

ROYAL ARTILLERY.

(From the Home News.)

A general regimental order, signed by Colonel Gloucester Gambier, C.B., Deputy Adjutant-General, Royal Artillery, has been issued from the Horse Guards by command of Field-Marshal the Duke of Cambridge, K.G., in which the following promotions and appointments are announced:—Her Majesty has been pleased to approve the following promotions; in the Royal Regiment of Artillery:—

Captain D. J. Kinloch, from the supernumerary list, to be Lieutenant-Colonel, vice Ayloun, retired upon half-pay; Second Captain A. W. Johnson, 2nd Brigade, to be Captain, and appointed to the 12th Brigade, vice W. J. Grimston, placed upon temporary half-pay; Lieutenant J. R. Oliver, F. Brigade Royal Horse Artillery, to be Second-Captain, and appointed to the 2nd Brigade, vice Johnson; and Lieutenant H. L. Jones, to be Second Captain, vice J. J. Worthington, retired upon half-pay, from September 11, 1863.

The following Gentlemen Cadets to be Lieutenants:—

L. H. Stevens, vice H. L. Yorke, deceased; A. H. Goschen, vice Oliver, promoted; and C. D. Gordon, vice Jones, promoted.

To be Surgeon:—

Surgeon J. Moe, from the 49th Regiment.

To be Assistant-Surgeons:—

Staff-Assistant-Surgeon J. G. Faight, Staff-Assistant-Surgeon T. Kennedy, Staff-Assistant-Surgeon A. W. Beveridge, M.D., Staff-Assistant-Surgeon R. W. Berkeley, Staff-Assistant-Surgeon J. Davidge, Staff-Assistant-Surgeon T. A. Chipperton Macarthur, Assistant-Surgeon R. White, from the 1st Battalion 23rd Royal Welch Fusiliers; Assistant-Surgeon A. C. M'Tairsh, from the 3rd Battalion of the 60th Rifles; Staff-Assistant Surgeon J. A. Illingworth, Assistant-Surgeon J. Simpson Joyner, from the 89th Regiment; Staff-Assistant-Surgeon J. A. Scott, Assistant-Surgeon A. Royle, from the 44th Regiment; Assistant-Surgeon J. B. Jardine, from the 36th Regiment; Staff-Assistant-Surgeon J. Hamilton, M.D., Assistant-Surgeon T. H. White, M. D., from the 57th Regiment; Assistant-Surgeon C. H. J. Godwin, from the 38th Regiment; Assistant-Surgeon T. Mansell, from the 45th Regiment; Assistant-Surgeon T. H. N. Bracken, from the 5th Regiment; Assistant-Surgeon W. R. Keller, from the 86th Regiment; Assistant-Surgeon W. Rouside, M. D., from the 71st Highland Light Infantry; Assistant-Surgeon J. J. Pope, from the 72nd Highlanders; Assistant-Surgeon A. F. C. Clarke, M. D., from the 42nd Royal Highlanders; Assistant-Surgeon A. R. Hall, from the 52nd Light Infantry; Assistant-Surgeon G. N. Irvine, M. D., from the 79th Highlanders; Staff-Surgeon J. H. Oliver, and Staff Surgeon W. W. Gibson, M.D.

The following officers are raised to increased pay:—

Lieutenant-Colonel H. Wallace, B Brigade, Royal Horse Artillery, vice Ayloun, retired upon half-pay; Lieutenant E. F. Turner, 9th Brigade, vice Oliver, promoted; and Lieutenant G. R. Wynne, vice Jones, promoted.

His royal highness the field-marshal commanding-in-chief has approved the following appointments:—

Lieutenant-Colonel W. H. Cox to command the Royal Artillery in the district of Sheerness, vice Campbell; Lieutenant-Colonel A. C. Pigon to command the Royal Artillery at Aldernay, vice Cox; Lieutenant J. F. Sandeman to the Royal Horse Artillery, vice Waddington, who resigns his appointment therein; and Lieutenant A. de M. Prior to the depot of the Royal Horse Artillery at Canterbury, on dismounted pay, vice Sandeman.

An exchange of batteries has been sanctioned between Second-Captain W. L. Young, 19th Brigade, and Second-Captain E. S. Burnett, 3rd Brigade.

The undermentioned officers are posted as follows:—

Second-Captain F. S. Talbot to K Battery, 4th Brigade; Second-Captain H. D. Pitt to No. 4 battery, 19th Brigade; Lieutenant D. Darroch to No. 7, 7th Brigade; Lieutenant A. B. A. Cooper to No. 5 battery, 7th Brigade; Lieutenant L. H. Bomvens to No. 6 battery, 13th Brigade, and to join at Dover on the 1st of October; Lieutenant A. Cooper to Depot Brigade, temporarily, and to join at Woolwich on the 10th of October; Lieutenant C. D. Gordon to the Depot Brigade, temporarily, and to join at Woolwich on the 10th of October; Lieutenant F. H. Dod son to No. 5 battery, 6th Brigade; Lieutenant H. Downes to B battery, 3rd Brigade; and Lieutenant E. W. L. Morier to A battery, 4th Brigade.

The transfer of Lieutenant Forbes to the Bengal Staff Corps having been cancelled, Lieutenant Currin will fall to the vacancy caused by the death of Lieutenant H. L. Yorke. The date of promotion to Brevet-Major of Capt. C. N. Lovell has been altered to the 10th of August, 1864. Officers commanding Royal Artillery in districts and stations concerned will obtain the sanction of the general officers commanding the troops to the following leave:—viz., Captain A. W. Johnson, from China to England; and Second-Captain J. R. Oliver, from India to China.

SHIPPING.

ARRIVAL.

Oct.	Ship.	Commander.	From
30	Carnatic (s)	King	Suez Oct. 12.

DEPARTURES.

Oct.	Ships.	Commanders.	To
31	Governor Higginson (s)	Jackson	Marseilles.
	General Outram (s)	Main	Malabar Coast.
	Kurrachee (s)	Cottle	Cutch Mandavee.

The following vessels began to load yesterday:—

B. I. S. N. Co.'s Steamer *Euphrates*, for Persian Gulf.
Ship *Beaston Castle*, for Liverpool.

DAILY EXPORTS.

Bombay, Monday, 31st October 1864.

Liverpool.

Beaston Castle—173 bales yarn, 983 cwt. 250 bales wool, 750 cwt Pandeorung Bhicha.

Hongkong.

Steamer *Indier*—2 chests M. opium, 140 lbs. each, Tarrachund Ramchund.

Steamer Indier—2 chests M. opium, 140 lbs. each, Tarrachund Ramchund; 71 chests M. opium, 140 lbs. each, Tarrachund Sittaram; 90 chests M. opium, 140 lbs. each, P. and D. F. Cama and Co.; 4 chests M. opium, 140 lbs. each, Jugnath Jairam; 11 chests M. opium, 140 lbs. each, Peerbhoy Khalukrama and Co.

Shanghai.

Steamer *Indier*—5 chests M. opium, 140 lbs. each, Tarrachund Ramchund.

COMMERCIAL.

WEEKLY REVIEW OF THE MONEY MARKET.

STATEMENT of the affairs of the Bank of Bombay on the 28th October, compared with the statement issued on the 22nd October:—

Liabilities.	22nd Oct.	28th Oct.
Proprietors' Capital	Rs. 1,01,50,000	Rs. 1,01,50,000
Subscriptions on account of New Capital	,, 19,41,550	,, 2[illegible],66[illegible]
General Treasury Balances	,, 31,62,619	,, 28,60,[illegible]
Deposits at Head Office	,, 4,19,90,617	,, 4,29,78,88
Do. at Branches	,, 55,57,828	,, 61,23,560
Bank's Notes and Bills outstanding	,, 3,42,816	,, 3,20,998
Rest	,, 13,3[illegible],337	,, 13,61,054
Sundries	,, 7[illegible]2,05	,, 18,36,05[illegible]

BOMBAY DAILY BILL, SHARE, AND STOCK LIST EXCHANGE.

On what Place.	Terms.	Rates.
London Banks	6 months' sight	2s. 1d.
Do. Credits	Do. do.	2s. 1d.
Do. Documents	Do. do.	2s. 1d.
Calcutta	At sight	101[illegible]
Do.	30 days' sight	101
Do.	60 Do. do.	99[illegible]
Madras	30 Do. do.	100[illegible]
Surat	60 Do. do.	225

SHARES.

Names.	Paid up	Last Half-yearly Dividend	Rates.
Banks.	Rs.		
Agra Bank	500	15 per ct.	105 per cent. pm.
Alliance Bank	50	.....	48 per cent. pm.
Allihee Bank	100	.....	170 per cent. pm.
Asiatic Bank Corpn	175	.....	172 per cent. pm.
Bank of Bengal	8,000	30	10,000 per sh. with 50 on div. 15 ad.
Bank of India	250	5	260 on div. 15 ad.
Bombay Bank	1,000	8 do.	447 per cent. pm.
Bombay Bank	100	.....	98 per cent. pm.
Bombay Presidency Bank	100	.....	104 per cent. pm.
Bombay Joint Stock Corporation	200	.....	21 per cent. pm.
Bombay Trading & Banking Association (Limited)	125	.....	Par.
Hiree's Banking Company	100	.....	28 per cent. pm.
Central Bank	250	6 do.	85 per cent. pm.
Chartered Bank of India, A. & China	200	5 do.	Lending at six. 120 per cent. 95 pm.
China Bank	25	.....	
Chartered Mercantile Bank of India, London and China	250	10 do.	210 ex. div.
Commercial Bank	200	9 do.	103 cr. div.
Comptoir d'Escompte de Paris	500	7½ do.	100 per cent. pm. (ask.
East Indian Bank	50	.....	89 per cent. pm.
East Indies Trading and Banking Corporation	50	.....	
Eastern Telegraph Association	50	.....	per cent. pm.
Financial Association of India	100	.....	82 per cent. pm.
Indian Peninsula London & China Bank	150	.....	38 per cent. pm.
London & Bombay Bank	100	.....	6 per cent. pm.
Mercantile Bank	1,000	12 do.	127 per cent. pm.
Oriental Bank Corporation	250	8 do.	170 per cent. pm.
Royal Bank of India	200	.....	99 ex-div.
Land Companies.			
Bombay Reclamation Co.	5,000	.....	(ask. Rs. 22,000 p. share
Mazagon Land and Reclamation Co.	.....	.....	10,000 pm.
Colaba Land Company	10,000	Rs. 12,000	Rs. 45,000 p. share
Elphinstone Land and Press Co. Limited	.....	.....	per whole share.
Ono whole share comprising	.....	.....	
1 A Share	6,000	450	Rs. 67,000 pm.
1 B Share	6,000	170	share pm.
4 C Shares	.....	.....	
2 Fort Press Co's Shares	1,000	.....	Rs. 2,000 pm.
Bombay Land Investment Company	200	.....	Par.
Victoria Land and Press Co.	4,000	150 do.	Rs. 25,000 pm.
Press Cos.			
Apollo Press Co	11,000	1,850 per share.	Rs. 25,000 per sh.
Colaba Press Co	2,750	200 do.	Rs. 6,000 per sh.
Fort Press Co	5,000	850 do.	Rs. 15,000 per sh.
Hydraulic Press Co.	4,000	350 do.	Rs. 1,500 pm.
Bombay Fire Company	1,000	.....	Rs. 2,500 pm.
Frampee Cowasjee Patent Press Co. (paid)	1,500	.....	Rs. 1,800 pm.
Scinde Press Co. Limited (Barrowee)	750	.....	Rs. 700 pm. nm.
Alexandra Press Company Limited (Madras)	500	.....	Par. Nominal.
Best India Press Co	500	.....	Par.
Victoria Press Co. (Limited) Madras	500	.....	25 prem.
Albert Press Co. (Limited) Ahmedabad	1,000	.....	900 pm. sh. anni.
Deccan Cotton Cleaning Co. (Limited)	600	.....	100 pm. sh. anni.
Railway Cos.			
G. I. P. Railway Co Consolidated Stock	218-3-6	pr. ct.	Rs. 10 per cent.
Do. New Issue shares	139-14-8	2½ do.	Rs. 2 discount
Bombay Baroda & C. I. R. Company	1,000	2½ do.	Par.
Spinning & Weaving Companies.			
Bombay Spinning and Weaving Co.	5,000	500 per share	Rs. 1,900 prem
Great Eastern Spinning & Weaving Co.	1,100	.....	Rs. 125 prem.
Manockjee Petit Spinning & Weaving Co.	950	.....	Rs. 50 prem.
Oriental Spinning and Weaving Co.	2,500	140 Rs. p. share	Rs. 400 prem.
Royal Spinning and Weaving Co.	1,500	.....	Rs. 200 prem.
Victoria Spinning Co.	5,000	.....	Rs. 2,000 prem
Osoria Spinning Co.	5,000	7½ per cent.	Rs. 600 (ask.
Bombay United Spinning & Weaving Company.	1,000	10 do.	Rs. 350 prem.
Supplying Companies.			
Bombay Salvage Company	1,000	.....	Rs. 4,000 pm.
Bombay Coal and River Steam Navigation Co.	1,500	36 per cent.	Rs. 600 pm. sh.
Bengal Steam-ship Co.	1,500	.....	Rs. 500 prem.
Iron Ship Company (Ld.)	2,500	.....	200 dis.
Oriental Ship Caulking Association	750	.....	Rs. 30 pm.
Prince of Wales Ship Co.	1,500	.....	300 dis.
Messrs. Vegas & Co.'s Ship & Dock Company	900	.....	70 per share.
Union Shipping Company Limited	1,000	.....	Par.
Western India Ship Co.	1,000	.....	Par.
Miscellaneous.			
Bombay Gas Company	.....	.....	
Banking Company	.....	.....	30 pm.
Bombay Warehousing Company	500	.....	300 dis.
Brassey & Co. (Limited)	100	.....	4 per cent. pm.
Goa Coffee Co.	250	.....	5 per cent. pm.
Monsoon Tea Company	20	.....	8 per ct. pm.
East India Cotton Association	.....	.....	
Money	50	.....	Par.
Rambaud Printing Co.	100	.....	Par.
United Mercantile Trading Co. Ld.	100	.....	2 discount.

SOMNARAYEN NARNARAYEN,

Exchange, Stock, and Share Broker, Fort.

GOVERNMENT SECURITIES.

Four Per Cent. Transfer Loan		98

occurring at a time of unusually heavy import has permitted an accumulation of stock greater than has been witnessed since February, 1863. As compared with last year, the amount is 412,000 against 192,000 and 195,000 in 1862; and the quantity known to be afloat is rather larger than last year. The market is therefore well balanced, and the question of scarcity is shelved for the present.

On the other hand, however, it must be remembered that the real position of the Trade has not changed essentially since the month of July, though prices have fallen 30 per cent. The supply of Cotton available is no greater than was expected then. It is true that stocks have accumulated unexpectedly in the ports; but so much more held in the manufacturing districts, or at all events so much less Cotton has been converted into Cloth and Yarn. There is no reason to suppose that the actual consumptive demand for Cotton fabrics has been reduced of late, that demand was sufficient to force up the prices of Cotton to the extraordinary points they reached before the fall; for it must be remembered that the late high prices for Cotton were not the result of unhealthy speculation, but of the natural action of supply and demand. During the spring months of this year speculation was entirely checked. Large estimates of supply had begotten a general conviction that prices would steadily decline, and a revival of confidence occurred only when it was found that the *bona fide* demand for goods was quietly using up our stock of Cotton at a faster rate than the supply would admit of. When this *fact* was perceived a large business was done, both in Manchester and here, during the summer months, but as no very excessive advance in price, and the real basis of it was the necessities of home and foreign markets, that basis has been rendered unsafe, and business has been greatly restricted for the last two months there is good ground for expecting an active resumption before long, stimulated by the lower scale of prices ruling. Shipments of goods to foreign markets will increase considerably at 2s than at 2s 8d per lb, and consumers of the raw material will work it up with less mistrust at 1s 4d than at 2s.

One effect of the present crisis must not be forgotten. It will likely retard the movement of Cotton towards this country. The news reaching Bombay about the end of the monsoon, when the stock of Cotton is exhausted, will keep back arrivals from the interior. The native dealers will be slow to submit to such enormous losses, and will cling to the stocks as long as possible. We may therefore expect light shipments from India for some months, and this again will tell favourably on the exchanges, and benefit the Money Market in this country.

SAMUEL SMITH,
Of James Finlay & Co., Liverpool.

P.S. FOR INDIA, 1ST OCTOBER, P.M.—Increased depression is felt in our market and prices keep declining. Fair Bengal Cotton was sold to-day at 10¼d. Quotations are quite nominal and, even at the low prices given above, sales could not be effected in any quantity. Nothing whatever is doing to arrive.

Avec de nouvelles forces jamais femme n'était telle,
Avec de jolies dents, jamais femme ne fut laide.

J. J. ROUSSEAU.

MR. ADOLPH GABRIEL,

THE WELL KNOWN DENTIST OF LONDON,

HAS the honour to announce to the Nobility, Gentry and Public of Bombay, that he may be consulted upon all Diseases of the Teeth, daily, from 10 A.M. to 5 P.M. at his Office,

No. 9, RAMPART ROW, FORT.

IMPORTANCE OF THE TEETH.

A perfect set of Teeth is indispensable to Nourishment, Health, Beauty and Youth.

AS TO NOURISHMENT,

Because the Food must be thoroughly masticated to be perfectly distributed throughout the system.

AS TO HEALTH,

Because if the mastication is imperfect, the food oppresses the organs of digestion; and if the Teeth are unsound they vitiate the normal secretions of the mouth.

AS TO BEAUTY,

Because imperfect Teeth disfigure the mouth, and also distort the regular outline of the face.

AS TO THE VOICE,

Because the tone and articulation are both damaged by the want of a complete set, and by misplaced or imperfect Teeth.

THE FUNCTIONS OF DENTAL SURGERY ARE,—

Firstly.—To direct the proper growth of the Teeth in youth.

Secondly.—To arrest the progress of decay.

Thirdly.—To re-instate Teeth which have become unsightly or imperfect.

EFFICIENCY OF ARTIFICIAL TEETH.

The inventions of MR. A. GABRIEL have brought the practice of this profession to so high a degree of perfection that partial or entire sets of Teeth can be promptly and perfectly adjusted, and in such manner as to be removed and replaced at pleasure; to be worn without the least inconvenience; to preserve the appearance of natural Teeth of great beauty; and to frustrate of any serious effect upon the mouth.

The operations of extracting, stopping, &c., &c., performed with the utmost care and attention.

CHILDREN'S TEETH REGULATED.

Mouths by other Dentists remodelled at a trifling cost.

AT HOME

DAILY FROM 10 A.M. TO 5 P.M.
At No. 9, RAMPART ROW, FORT.

ATTENDANCE AT POONA IN THE SEASON AND BY APPOINTMENT.

MR. GABRIEL will be happy to ... their own residences without extra charge. All letters requesting ... should be addressed as above.

In preparation to Perfume.

CHARTERED MERCANTILE BANK OF INDIA, LONDON, AND CHINA.

INCORPORATED BY ROYAL CHARTER.

The Bank grants Drafts on the Continent, and Ireland, Circular Notes negotiable in Egypt, Syria, and the principal Towns of Europe, at the following current rates of Exchange:—

On London, at 6 months' sight ... ... 2s. 1d. per Rupee.
" " 4 do. ... ... 2s. 0¾d. "
" " 3 do. ... ... 2s. 0½d. "
" " 2 do. ... ... 2s. 0¼d. "
On demand ... ... 2s. 0d. "
On Scotland do. ... ... 1s. 11¾d. "
On Ireland do. ... ... "
Circular Notes for the use of Travellers } 1s. 11¾d. "
on the Continent and to Europe Over- } "
land at 1 day's sight ... ... "

The Bank purchases Bills and grants Drafts payable in Calcutta, Madras, Ceylon, Hongkong, Shanghai, Singapore, Penang, Mauritius, Yokohama, and Yedo.

The Bank also draws on the Branches of the Bank of New South Wales.

INTEREST ALLOWED.

On Floating Deposits from persons who can withdraw it not less than Rs. 1,000 or above Rs. 50,000 at 2 per cent. per annum.

On Fixed Deposits for 12 months' sight ... 6 per cent.
" " 6 " " ... 5 "
" " 3 " " ... 4 "

Fixed Deposits may generally be availed of for the Bank bills on London at advertised rates, without notice.

CONSOLS—1865.

The Bank takes charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes Interests and Dividends thereon on the Indian Branch, without charge.

If to be paid in India, a Commission will be charged of ½ per cent.

On returning Government Paper, or Shares Certificates, or on sale in India, eventually, or when sold on paying the proceeds of such sale in India, a commission will be charged of ¼ per cent. But if proceeds are remitted on the Bank's Bills, no charge.

Commission charged on purchase and sale of Government Securities.

All Letters should be addressed, and all Remittances made payable to the Agent, Chartered Mercantile Bank of India, London and China.

Bombay, 27th Sept. 1864. W. JACKSON, Agent.

BANK OF INDIA.—Incorporated, with Unlimited Liability, under Act No. XIX. of 1857, of the Legislative Council of India.

CAPITAL—SIXTY LACS OF RUPEES, IN 24,000 SHARES OF Rs. 250 EACH, WITH POWER TO INCREASE.

Head Office, Bombay.

BOARD OF DIRECTORS.

HON'BLE A. J. LEWIS, Esq. Advocate-General, *Chairman.*
W. COOPER, Esq. | H. B. H. TURNER, Esq.
A. R. SCOBLE Esq. | LEMUEL MANOCKJEE Esq.

Auditors.

CHARLES MACDONALD, Esq. | THOMAS MILLER Esq.
Solicitors—Messrs. KELLY & HOSE.

London Bankers—THE LONDON JOINT STOCK BANK.
Branches—Calcutta. Hongkong.

EXCHANGE.

The Bank grants Drafts on the London Joint Stock Bank at the following rates:—

At 6 months' sight ... ... at 2s. 0¾d. per Rupee.
4 do. ... ... at 2s. 0½d. "
3 do. ... ... at 2s. 0¼d. "
2 do. ... ... at 2s. 0d. "
1 do. ... ... at 2s. 0d. "
On demand ... ... at 2s. 0d. "

DEPOSITS.

Interest will be allowed as follows:—
On Current Accounts ... ... 2 per cent
Deposits for 3 months certain ... 3 "
" 6 " ... 5 "
" 12 " ... 6 "

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

ADVANCES.

The Bank grants Loans against Government Securities, &c., and discounts Government and approved Private Bills and Hoondies.

COMMISSION.

On the purchase or sale of Government Securities, Bank or other Shares, 1 per cent.

Government or other Securities received for safe custody and interest or Dividends thereon drawn, free of charge.

On returning Securities out of safe custody, 1 per cent.

Orders and Hoondies should be made payable, and all letters addressed, "To the Manager Bank of India."

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Bombay, 1st October 1864. JOHN GRAY, Manager.

THE ALLIANCE BANK OF BOMBAY (LIMITED).

Incorporated in accordance with Acts XIX. of 1857, and VII. of 1860 of the Legislative Council of India.

SUBSCRIBED CAPITAL—SIXTY LACS OF RUPEES, OR 24,000 SHARES OF 250 RUPEES EACH.
With power to increase.

TEMPORARY OFFICE—RAMPART ROW.

BOARD OF DIRECTORS.

CHARLES UREWEN KELLY, Esq., *Chairman.*
JOSEPH A. SASSOON, Esq.
JUBBUM NURSEY, Esq.
GHELLABHOY PUDDUNSEY, Esq.
SERDOSE VELLJEE, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balances exceeding Rs. 500 and not more than 50,000, and one per cent. per annum on balances exceeding Rs. 500 and not more than Rs. 500.

Interest is not allowed on balances of more than Rs. 50,000 except by special arrangement.

DEPOSITS.

The Bank will receive money on deposit in sums of Rupees 100 and upwards, subject to 15 days' notice of withdrawal on either side, and allow interest thereon at 2 per cent. below the Bank of Bombay minimum rate of discount, rising or falling therewith, but not exceeding five per cent. per annum. Parties having current accounts can transfer any portion of their credit balance to deposit account.

Notice of changes in the rate of interest will be given by advertisement only.

At the expiration of the 15 days' notice of withdrawal of a deposit, the Interest will cease, unless the Depositor express his wish to continue the deposit at the ... ... noting.

Unless money ... notice of with...

CENTRAL BANK OF WESTERN INDIA.—

HEAD OFFICE—BOMBAY.

CAPITAL, ONE MILLION STERLING. PAID-UP, ONE MILLION.

RESERVE, ONE HUNDRED THOUSAND.

OFFICES IN INDIA.

Calcutta, Madras, Shanapore, Surat, Ahmedabad, and Indore.

London Bankers—London and County Bank.

INTEREST ALLOWED.

On Current Deposit Accounts above Rs. 1,000 and not exceeding Rs. 50,000, repayable on demand, at 2 per cent. per annum.
On Deposits for 3 months certain 3 per cent. per annum.
Do. " 6 " " 4 "
Do. " 12 " " 6 "

For two years and not exceeding five years 7 per cent. per annum Interest payable half-yearly.

EXCHANGE.

The Bank grants Drafts on London on demand, and at from one day to six months' sight, and Drafts on Scotland and Ireland on demand.

The Current rate of Exchange are—

Bills London, at 6 months' sight 2s. 1d. per Rupee.
Do. at 4 do. 2s. 0¾d. do.
Do. at 3 do. 2s. 0½d. do.
Do. at 2 do. 2s. 0¼d. do.
Do. at 1 do. 2s. 0d. do.
Do. on Demand do. 2s. 0d. do.
Scotland and Ireland do. 2s. 0d. do.

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

The Bank purchases Bills and grants Drafts on Calcutta, Hongkong, and Shanghai.

COMMISSION.

On the sale or purchase of Government and other Securities ½ per cent. on the amount realised or invested.

The Bank receives Government and other Securities for safe custody, free of charge, the Interest or Dividends thereon being credited to account or remitted home in the Bank's Bills, also without charge.

On Interest or Dividends, or on proceeds of Securities by sale, ½ per cent. commission charged if the amounts be paid in India; if remitted home by the Bank, no commission charged.

On returning Securities out of safe custody, ½ per cent. commission.

Hours of business 10 A.M. to 4 P.M. Saturdays 10 A.M. to 1 P.M.

Bombay, 20th Oct. 1864. EDWIN HEYCOCK, Manager.

THE BOMBAY CITY BANK (LIMITED).—

Incorporated under Acts XIX. of 1857 and VII. of 1860 of the Legislative Council of India. AUTHORIZED CAPITAL—FIVE LACS OF RUPEES IN 80,000 SHARES OF RUPEES 250 EACH, WITH POWER TO INCREASE.

OFFICES—No. 2, CHURCH GATE STREET.

BOARD OF DIRECTORS.

R. AHLERS, Esq., Chairman (Messrs. Volkart Brothers.)
ARDASEER CURSETJEE DUJOY, Esq., (Messrs. Cursetjee Ardaseer Sons & Co.)
R. T. FRASER, Esq. (Messrs. Roger, Price & Co.)
HORMUSJEE NOWROJEE WADIA, Esq.
BHUGWANDAS PURSHOTUMDASS, Esq.

Solicitors.

Messrs. ACLAND and PRENTIS.

London Bankers.

THE BANK OF LONDON.

Exchange.

Bills on London 6 months' sight 2s. 1d. per Rupee.
Do. at 4 do. 2s. 0¾d. do.
Do. at 3 do. 2s. 0½d. do.
Do. at 2 do. 2s. 0¼d. do.
Do. at 1 do. 2s. 0d. do.
On Demand 2s. 0d. do.

The Bank is making arrangements for granting Drafts on Calcutta and China.

Current Accounts.

Interest at 2 per cent. per annum will be allowed on Daily Balances of not less than Rupees 500, nor exceeding Rs. 50,000, unless otherwise specially arranged.

Fixed Deposits.

Subject to 3 months' notice 4 per cent. per annum.
" 6 " " 5 "
" 12 " " 6 "

Discounts, Loans, &c.

The Bank discounts Local Bills and Hoondees and grants Loans on Government and other approved Securities.

Commission.

The Bank will receive Government and other Securities for safe custody, free of charge, for counterdraw.

Commission will be charged as follows:—
On purchase or Sale of Securities ... ... ½ per cent.
On realizing Interest or Dividends ... ... ½ "
On delivering up Securities from safe custody ... ...
Any further information as to the rules of business may be obtained at the Bank's office, or by letter to the Manager.

By order of the Board,
T. E. P. DAVISON, Manager.

Bombay, 20th October 1864.

THE AGRA AND UNITED SERVICE BANK (LIMITED).—*Incorporated by Royal Charter.*—ESTABLISHED IN INDIA, 1833.

SUBSCRIBED CAPITAL, £2,000,000 (TWO MILLIONS STERLING.)
PAID-UP CAPITAL, £1,000,000 (ONE MILLION STERLING.) RESERVED FUND, £325,000.—Rs. 32,50,000.)

Head Office ... London. | Branch Office ... Edinburgh.
BRANCHES IN INDIA—CALCUTTA, BOMBAY, MADRAS, AGRA, LAHORE AND SIMLA.—BRANCHES IN CHINA—SHANGHAI, HONGKONG.—BRANCH IN NEW SOUTH WALES—SYDNEY.
The Bombay Manager grants drafts on London, also Circular Notes negotiable in Egypt and the Continent of Europe.

The following rates of interest prevail:—

On Floating ... Current Deposits, payable on demand of not less than Rs. 1,000 or more than Rs. 50,000, 2 per cent. per annum.
On Fixed Deposits of 3 months' sight ... 3 per cent. per annum.
" " " 6 " " ... 4 " "
" " " 12 " " ... 5 " "
Fixed Deposits may generally be availed of for the Bank's Bills on London at 3 months' sight.

The most ... of withdrawal can be given at the time of depositing the money, or at any ... time thereafter.

Interest is credited to Deposit accounts half-yearly.

No interest allowed on Current Account Balances under Rs. 1,000 or over Rs. 50,000, unless by special agreement.

The funds of all public bodies connected with the Services and of such other Societies as the Directors may consider eligible for the same privilege, will be received by the Bank at its highest rates of interest for the time being, subject to modified conditions.

The Bank receives on behalf of clients the charge of all interest, Dividends, and of paying the same, and of buying and selling Government Securities, Shares, &c., &c., on receiving one month's notice.

Letters of credit ... ues to the Bank would specify distinctly the amount ... to which the same are to be restricted.

COMMISSION.

The Bank ... charge of Government Securities, Shares in Banks and other Companies, without charge, and realizes the Interests and Dividends thereon, for which a charge will be made of ½ per cent.

On subscribing Securities, Certificates, Paper or other documents out of safe custody, a charge will be made of ½ per cent.

On the purchase or sale of Government Securities and Bank or other Stock, 1 per cent.

REMITTANCE.

The Bank ... Drafts on Bombay payable in the Presidency for remittance to Europe in the Bank's Bills on London.

To obviate disappointment to parties at a distance, it is hereby notified that ... Drafts will be allowed to pass across the Counters of Exchange ... directly on being furnished with the correct address of the ... to whom the remittance is to be sent, if to a lady, strict secrecy ... name should be given in full.

Letters are requested to address "*The Manager of the Agra United Service Bank, Limited, Bombay*," and to make all Orders or Hoondees payable to ... him.

Hours of business from 10 to 3
Saturdays from 10 to 1.

Bombay, 1st September 1864. C. A. FLINDERS, Manager

THE CHARTERED BANK OF INDIA, AUSTRALIA, AND CHINA.

HEAD OFFICE—9, THREADNEEDLE STREET, LONDON.

INCORPORATED BY ROYAL CHARTER.
Fully Paid-up Capital—£800,000.
Reserve Fund, £160,000.

COURT OF DIRECTORS, 1864-5.

THOMAS ALEXANDER MITCHELL Esq., M.P. CHAIRMAN.
JOHN ALLAN, Esq. | JOHN JONES, Esq.
PETER DENNY, Esq. | DONALD McGILCHAN, Esq.
JOHN GLADSTONE, Esq. | W. S. MCNEILL, Esq. M.P.
JOHN GLADSTONE, Esq. | WM. MACNAUGHTEN, Esq.
ALEXANDER MILLER, Esq.
} The Bank of Scotland.
} The City Bank.

Solicitors and Agents.

Messrs. ANDERSON, ANDERSON, and MACLEAN.

London Bankers { The Bank of England.
} The City Bank.

Branches and Agencies.

Bombay—Kurrachee, Calcutta, Madras, Singapore, Batavia, Hongkong, Shanghai and Hankow.

BOMBAY AGENCY.

EXCHANGE.

The Bank's Agency in Bombay grants Bills of Exchange on THE CITY at sight, payable at the following rates, viz.—

6 months' sight on demand Rate at D. ... 1s. 11d. per Rupee.
4 do. do. ... ... at 2s. 0¼d. do.
3 do. do. ... ... at 2s. 0½d. do.
2 do. do. ... ... at 2s. 0¾d. do.
1 do. do. ... ... at 2s. 1d. do.
On Demand (Bank Offer) ... ... at 1s. 11¾d. do.

DEPOSITS.

Interest is allowed on Current Accounts at 2 per cent. per annum on Monthly Balances, and on Fixed Deposits, as follows:—

Repayable in one sum, at 3 months' notice 3 per cent.
" " 6 " 4 "
" " 12 " 5 "

No Interest allowed on Current Accounts whenever under Rs. 1,000 nor on Deposits above Rs. 50,000, unless by special arrangement.

REMITTANCE.

The Bank's Agency realizes Drafts or Hoondees on the Presidency for remittance to Europe in the Bank's Bills on London without charge.

All Drafts or Hoondees forwarded for realization, to be made payable to the "Chartered Bank of India, Australia, and China, or order."

When a remittance is to be made to a lady, her Christian name must be given.

COMMISSION.

On the sale or purchase of Government Paper, Bank Stock and other Securities, 1 per cent.

The Bank receives Government and other Securities for safe custody, free of charge, for counterdraw.

The Interest or Dividends thereon being credited to account, or remitted home in the Bank's Bills.

On Interest or Dividends, or proceeds of Securities by sale ½ per cent. commission charged if the amounts be paid in India; if remitted home by the Bank, no charge.

On delivering up Securities, deposited for safe custody, 1 per cent.

Bombay 14th October 1864. J. L. BAILLIE, Agent.

THE BANK OF HINDUSTAN, CHINA, AND JAPAN (LIMITED.)

CAPITAL TWO MILLION STERLING, IN 80,000 SHARES OF £100 EACH.

HEAD OFFICE—1, Bank Buildings, Lothbury E.C. London.

BOARD OF DIRECTORS.

JAMES NISBET DASHIELL Esq. *Chairman.*
RICHARD SPOONER, Esq. (late Commissioner of Customs, Bombay.)
Deputy-Chairman.
WILLIAM FREDERICK BARING, Esq.
THOMAS COTTERELL, Esq.
J. HENRY REVERLY DE CASTRO Esq.
PHILIP SHUCKBURGH FORTESCUE, Esq.
WILLIAM HARRISON, Esq.
DUNN J. HOARE, Esq.
HENRY YOUNG, Esq., late Chief Secretary to the Government, Bombay.

Committee in Bombay.

D. SASSOON, Esq., *Chairman.*
The Honorable PESSANDJEE DHANJIBOY.
HAJI ESMAIL HAJI HUSSEIN, Esq.

Bankers.

LONDON ..... The Bank of England
Do. ..... The Alliance Bank (Limited.)
LIVERPOOL ..... Do. do.
MANCHESTER ..... Do. do.
SCOTLAND ..... The National Bank of Scotland
IRELAND ..... The National Bank.

The Bank grants drafts on London, Liverpool, or Manchester, at the following rates of Exchange:—

Six months' sight ... ... 2s. 1d. per Rupee.
Four " ... ... 2s. 0¾d. do.
Three " ... ... 2s. 0½d. do.
Two " ... ... 2s. 0¼d. do.
On demand on Bank of England 2s. 0d. do.
On Scotland and Ireland ... 1s. 11¾d. do.
Circular Notes payable in Egypt, } 1s. 11¾d. do.
and the principal towns on the }
Continent of Europe ... }

Drafts on *the Bank of England*, on *Scotland* or *Ireland* are issued payable on demand only.

To prevent disappointment to persons at a distance who may purchase the Bank's Bills on Europe, the Manager will, whenever so desired, forward the first of exchange direct on being furnished with the address of the person to whom the Bill is to be sent. *In all instances where a Bill is required in favour of a lady, her Christian name must be given in full.*

The Bank will negotiate Bills payable in London, Liverpool or Manchester, and will also purchase or grant drafts payable in Calcutta, Hong Kong, Shanghai or Colombo.

CURRENCY ...

Interest allowed at 2 per ... Rs. 500 and not more than Rs. 50,000.

THE ROYAL BANK OF INDIA.—*Incorporated, with unlimited liability under the Act of the Legislative Council of India, No. XIX. of 1857.*—CAPITAL SIXTY LAKHS OF RUPEES IN 30,000 SHARES OF RS. 200 EACH, WITH POWER TO INCREASE.

BOARD OF DIRECTORS.

ANDREW GRANT, Esq., *Chairman.* | BYRAMJEE HORMUSJEE CAMA, Esq.
W. F. STEARNS, Esq. | Do.
J. E. GUTHRIE, Esq. | KAMASDAS MADHAVADAS, Esq.
DINSHAW MANOCKJEE, Esq.

Auditors.

ALEX. STEWART, Esq. | JAMES BOYD, Esq.

London Bankers.

THE LONDON AND COUNTY BANK.

EXCHANGE.

Bills on London at 6 months' sight at 2s. 0¾d. per Rupee.
" 4 do. 2s. 0½d. "
" 3 do. 2s. 0¼d. "
" 2 do. 2s. 0d. "
" 1 do. 1s. 11¾d. "
" On demand do. 1s. 11¾d. "

Drafts at 6 months' sight are not granted for less than £50, and amounts under £20 are only drawn for payable on demand.

The Bank purchases Bills and grants Drafts payable in Calcutta, Ahmedabad, Surat and Belgaum.

All Treasury Drafts, Hoondies, and other orders for realization to be endorsed, "Pay to the Royal Bank of India, or order."

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on balances not exceeding one lac, or at 1½ per cent. per annum if interest is paid on the lowest balance at credit of the account for each month in the other case interest will be allowed on any sum not exceeding two lacs.

FIXED DEPOSITS.

Subject to 1 month's notice 3 per cent. per annum.
Do. 3 do. 4 do. do.
Do. 6 do. 5 do. do.
Do. 12 do. 6 do. do.

Any information as to rules of business may be had on application at the Bank, or by letter to the Manager.

Bombay, 20th June 1864. J. GORDON, Manager.

COMPTOIR D'ESCOMPTE DE PARIS.—

Incorporated by National Decrees of 7th and 8th March 1848 and by Imperial Decree of 20th July 1854. PAID-UP CAPITAL—FRANCS. 60,000,000 (£2,400,000). RESERVE FUND—FRANCS 10,000,000 (£400,000)

Head Office—No. 14, Rue Bergère, Paris. Agencies at Bombay, Calcutta, Hongkong, Shanghai, Bourbon (Reunion), and Saigon.

London Bankers.

UNION BANK OF LONDON (LIMITED); THE ANGLO-EGYPTIAN BANK (LIMITED); AND MESSRS. C. J. HAMBRO AND SON.

BOMBAY AGENCY.

Solicitors.

Messrs. ANDERSON, ANDERSON, and MACLEAN.

This Agency grants Drafts and Letters of Credit and purchases or collects Bills on the above-mentioned places, as also on the principal Towns of Continental Europe, on Madras, Pondicherry, Karikal, Ceylon, Mauritius, Singapore, Sydney and Melbourne.

Sellers and Buyers.

Drafts granted as follows:—

EXCHANGE.

On London 6 months' sight ... 2s. 0¾d. per Rupee.
3 do. do. ... 2s. 0½d. "
Sight ... 2s. 0¼d. "
On France months' sight ... fcs. 2.61 cts.
3 do. ... 2.55 "
Sight ... 2.60 "

DEPOSITS.

Interest at 2 per cent. per annum allowed on Current Deposits payable on demand, or not less than Rs. 1,000, nor more than Rs. 50,000.

On fixed Deposits at
6 months' notice 3 per cent. per annum.
3 ditto do.
12 ditto do.

DISCOUNTS, LOANS, &c.

The Agency discounts approved Local Bills, grants Loans on Government Paper, Bullion, Bank Stock, and approved Shares and other Securities.

Any further information as to rates of business &c. may be had at the Office, or on application by letter to the undersigned, to whom all remittances should be made payable.

Bombay, 15th Oct. 1864. OTTO MULLER, Manager.

THE EAST INDIA BANK.—INCORPORATED WITH UNLIMITED LIABILITY UNDER ACT NO. XIX. OF 1857 OF the Legislative Council of India.

Capital—Sixty-two and a half Lacs of Rupees in 25,000 Shares of Rs. 250 each, with power to increase.

HEAD OFFICE—BOMBAY.

BOARD OF DIRECTORS.

ABDOOLEBHOY HABIBBHOY, Esq., *Chairman.*
DHUKJEEBHOY POONJABHOY, Esq.
CURSETJEE FRAMJEE NAPIER, Esq.
KESSOWJEE NAIQUE, Esq.
PESTONJEE CURSETJEE SETHNA, Esq.
MUNCHERJEE HORMUSJEE WADIA, Esq.
(Messrs. T. and M. Cursetjee Cama & Co.)
CAMAJEE BYRAMJEE JEEJEEBHOY, Esq.
RAHIMTOOLAH ABDOOLLABHOY, Esq.

CURRENT ACCOUNTS.

Interest allowed at 2 per cent. per annum on Balances exceeding Rs. 500 and not more than Rs. 50,000.

FIXED DEPOSITS.

Subject to 1 month's notice 2 per cent. per annum.
Do. 3 " " do. do.
Do. 6 " " do. do.
Do. 12 " " do. do.

ADVANCES.

The Bank discounts approved Local Bills, and grants Loans on Government Securities, Bank Stock, Bullion and approved Shares and other Securities.

Any further information regarding terms of business, may be ascertained at the Office by application personally, or by letter to the Manager.

W. C. CURRIE, Acting Manager.

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